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Rent. Car Payment. Student Loans.

It's difficult enough to manage your own monthly expenses without paying someone else's bills. A recent survey by [CreditCards.com](#) found that 70 percent of women would break off a [relationship](#) if their partner lied about their finances, while 55 percent would break off a relationship if their partner was in [hurry](#).

However, it's not always easy to tell if your boyfriend is in trouble when it comes to cash flow. He might not feel comfortable bringing it up, but there are subtle clues you can look for to see if he's struggling financially.

### He Starts Ignoring His Mail and Phone Calls

Your boyfriend is constantly texting or checking his fantasy team on his phone, but he refuses to answer calls that seem to come in on a regular basis. He could be dodging collectors, according to [life management expert Kimberly Friedmutter](#).

"This is clearly someone who is avoiding collection calls," she tells [Yahoo Shine](#). "No one receives collection calls unless they owe money."

The color of his mail can signal problems, too. "If his mail is 'colored' either pink, yellow, blue or red, he's receiving late notices," Friedmutter adds. Envelopes stamped with "confidential" and "open immediately" are also indicators of overdue bills.

"A late notice here and there is okay but continual is a problem."

### He Acts Like He's Rolling in Money

You likely have somewhat of an idea of what your boyfriend makes if you've been dating for a while. Does his lifestyle match up with his paycheck? If not, it's definitely a warning sign.

"If your boyfriend is always picking you up in a Ferrari and taking you for picnics on yachts and he's a poet, find out about his trust fund -- or his drug dealing, gambling, theft -- or other issues with money," advises [relationship expert April Masini](#).

"Things need to add up when you're dating someone, and if he's spending more than it appears he earns, he's not telling you about his issues with money," Masini says. "That signals two problems: money issues and honesty issues."

### He Won't Pay for Anything

On the other hand, refusing to pull out his wallet for anything signals problems, too.

"A lot of younger women have trouble letting him pay for the dates, because they think that it's important for things to be equal in dating," says Masini. "It's very important, especially in the beginning of the [relationship](#), to allow him to win you over, because it lets you get to know who he is and how he feels about you early on. When he never offers to buy dinner, pay for movie tickets, or bring you gifts, it's because he doesn't have the money -- or he has it and is stingy."

The words he uses when it comes to money can also reveal a lot. Friedmutter says you can "test" your boyfriend by mentioning that you'd like to have something, like a new gadget or bag.

"Listen to what he says about the item. Look for 'that's expensive!', 'you're high maintenance', 'that'll be the day!'" she says. "If he reacts negatively, you know you've hit a hot subject with him."

### He's Always Trying to Borrow Money

Everyone has borrowed money at one time or another, but it seems like your boyfriend is "forgetting" his wallet more and more. It usually starts out innocently enough, says Masini, but then you notice a pattern: He forgets his wallet or didn't realize before booking the restaurant reservations that they don't take credit cards and he doesn't carry cash. He then "forgets" to pay you back or return the credit card he borrowed from you to make an online purchase.

"When you do see the pattern and realize that there's a method to his borrowing, you'll know that he has a problem with money -- and boundaries," she says.

He might not be hitting you up for cash yet, but it's coming if he's borrowing from his boys.

"Listen to his buddies joke with him," she says. "If he owes his friends money, they will make sure you know through joking with him. No joke for you, because if he owes them, he'll eventually owe you!"

#### **Should You End a Relationship Over Finances?**

It's not uncommon for at least one person to bring debt and financial trouble into a [relationship](#). It makes things more difficult, but it doesn't mean you have to end a good thing. The most important thing is to feel out his attitude about working out his financial life before you get serious. If he's open to financial counseling -- or at least to working with you on a budget -- then it shows he's serious about the relationship. If he's unwilling to be open and honest about it? It's unlikely he'll change, and things will only get worse if you move in together or get married.

"Make sure that your love interest either spends the way you do or spends the way you wish you did," Friedmutter advises. "You can help each other if you are healthy consumers, but you can end up hurting each other if you don't see eye to eye."

**Tell us: How did you deal with money problems in your relationship?**

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