

Ask any couple you know what they fight about and “money” is bound to be chief among the issues.



We all have our own ideas on how our financial future should play out, and when someone else’s ideas get in the mix, it’s easy for the relationship to temporarily derail. Staying on track isn’t as hard as it seems, however, if you know how to pick your battles. Here are nine ways to avoid **fighting about money** in your relationship.

Recognize That Money Attitudes Are Predetermined

Attitudes about money are likely adopted from our parents. Jon and Beverly Meyerson, authors of *Power Snuggles: Your Path to Vibrant and Lasting Love*, agree. They say the sooner you recognize that much of the conflict regarding money concerns the different values formed in childhood, the better off you’ll be.

“In a calm time, have an open discussion about the messages you received from your parents regarding money,” the Meyersons suggest. “This will help each of you to understand how your partner is thinking and you will likely be more accepting of each other’s viewpoints.”

Be Honest About Your Financial Fears

Money is frightening and if you don’t have a plan for spending and saving money, you and your partner will start to butt heads. But the Meyersons offer a solution.

“Discuss each other’s fears with respect to spending or saving money,” they say. “Your goal is to alleviate your partner’s fears, such as not having enough

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for retirement or for emergencies. Couples are more likely to compromise after this discussion.”

Keep Separate Accounts

“Regardless of how much you each earn, make sure you both have a checking account to allow you the independence to make some purchases on your own and agree that no matter how you feel about small purchases you will accept the other’s desires,” the Meyersons advise.

My husband and I have a joint account for recreational funds, but we primarily keep separate checking and savings accounts. We’re not afraid to talk about how much money we have in those accounts — it’s not a secret we’re trying to keep from one another — but we both like to feel independent of each other financially even though if the going got tough, we’d have each other’s backs.

Avoid Attaching Negative Emotions to Money Talks

You’re probably not going to avoid heated exchanges about money indefinitely, so it’s important to know how to handle the situations that do arise in a positive, effective manner. Remember that money shouldn’t be the most important thing in your relationship, which can help diffuse a situation so you can discuss the topic at hand in a more focused and beneficial manner for you both. Sometimes “After having mediated many conversations about finances with my clients, I’ve found that the best way to avoid fighting about money is to have structured conversations,” says Elise Rodriguez, an [estate-planning attorney in South Florida](#).

Schedule Monthly Money Dates

It’s an all too common problem in relationships that the only time partners talk about money is when there’s a problem. Nip that scenario in the bud by checking in with each other where it pertains to your finances on a monthly basis.

Sex and relationship coach Dawn Serra recommends monthly “check-ins” for couples who have trouble talking about their finances. “By putting a regular meeting on the calendar, you normalize conversations about money. Turn it into a fun date night, order in, or pack a picnic, look at the numbers, and see if



Listen to Len!



any adjustments need to be made.”

Create a Unified Vision of Your Financial Future

“Without shared goals, there will be tension around how money will be distributed,” explains licensed marriage coach Lesli Doares, author of the book *Blueprint for a Lasting Marriage: How to Create Your Happily Ever After With More Intention, Less Work*. Each person must be willing to work toward a common financial goal, according to Doares. “It’s also critical that both partners are crystal clear about their financial reality – how much is coming in, and what their fixed expenses are.”

Be Transparent

Transparency is also important – especially when a couple’s finances are combined. Both partners should be aware of and discuss any large purchases – let’s say more than \$100 – if the funds for payment have come from both sources.

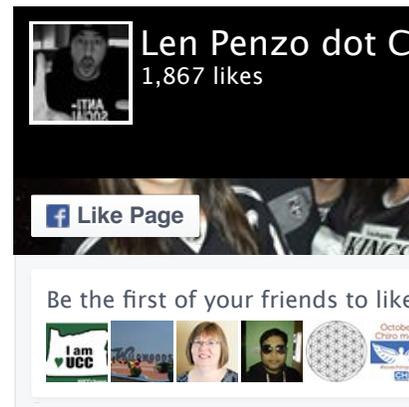
Open a Dialogue About Partner Values

One of the best ways to create a sense of resentment in a relationship is to let one partner contribute more than the other to the overall financial situation if both partners are equally capable of contributing. Of course, there are also relationships where one partner doesn’t have a traditional job and, as a result, no salary, but they may be providing value to the relationship in other ways.

“If one person in the relationship is doing the childcare or the housekeeping, eliminating costs for babysitters and housekeepers, discuss that value,” advises [relationship expert](#) April Masini. “If one person does the shopping and cooking, discuss the cost savings on restaurant and takeout meals. A lot of fighting over money has to do with the seeming inequity of a breadwinner’s value versus a non-breadwinner’s value. Sometimes, simply discussing this and acknowledging all the costs associated with a stay at home partner eliminates fighting.”

Put Money Goals in Writing

Money has a way of affecting us in myriad ways. It can cloud our judgment,



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and steer us off track when we lose control of situations. Given the roller coaster nature of money, it's not a bad idea to put **your financial goals** as a couple in writing. Every now and again you can check on how much progress you've made, where you need to make changes, and otherwise plan for your future – together.

“A lot arguing comes from a disparity of goals – not who makes the money, but where it's going,” Masini says. “One person may want to save for a retirement while the other may want to spend on traveling and partying now. Make a list of what you both want, then share it. Prioritize and make deals when you don't agree. Whatever the disparity, the fights are usually over what's not spoken about.”

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