

# love AND money

Your Guide to  
the Coupling of  
Finance and  
Romance.





money can't buy you love.

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- 25
- 26
- 27
- 28
- 29
- 30

↑  
↓  
contents

When it comes to passion, no two subjects spark up more heat than love and money. Good money management skills are attractive. Couples who know how to build up anticipation in their savings accounts and in their love lives, balance their wants and needs, and communicate their deepest desires can look forward to a relationship wrapped in financial security. Yet financial problems have extinguished many flames, causing the words cold and hard to describe not only cash, but relationships gone wrong.

Noticing the polarizing effects finances can have on the most committed of couples, the educators at [Money Management International \(MMI\)](#) have addressed both. Part one is a fun, flirty take on love and money, while part two addresses the more pressing concerns of couples by offering advice on making finances a delight, rather than a drain, on your relationship. As a bonus, part three features ideas to spark conversation and candid talk from couples on

## love AND money



# Table of Contents

## Part 1: *Flirting with Love and Money*

- 6 Eight Creative Cheap Date Ideas
- 7 Picking the Perfect Financial Partner
- 8 Eleven Great Gifts Ideas for the Penniless, Hopeless Romantic
- 10 Personalized Gift Certificates
- 12 Love and Money by the Stars

## Part 2: *Getting Serious with Love and Money*

- 16 Love and Money Matters: Advice for Committed Couples
- 19 Ten Quick Tips for Planning Together
- 20 Ten Topics to Consider Before You Commit
- 22 Protecting Your Loved Ones from Financial Crisis
- 24 When Love Goes Wrong: How to Survive Financially

## Part 3: *Candid Conversations*

- 26 Conversation Starters
- 27 Conversation Hearts: Quotes from Couples

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
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[ “We are most alive when we’re in love.” – John Updike ]



## Part 1:

### *Flirting with Love and Money*

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Eight Creative Cheap Date Ideas

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Picking the Perfect Financial Partner

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Eleven Great Gift Ideas for the Penniless,  
Hopeless Romantic

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Personalized Gift Certificates

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Love and Money by the Stars

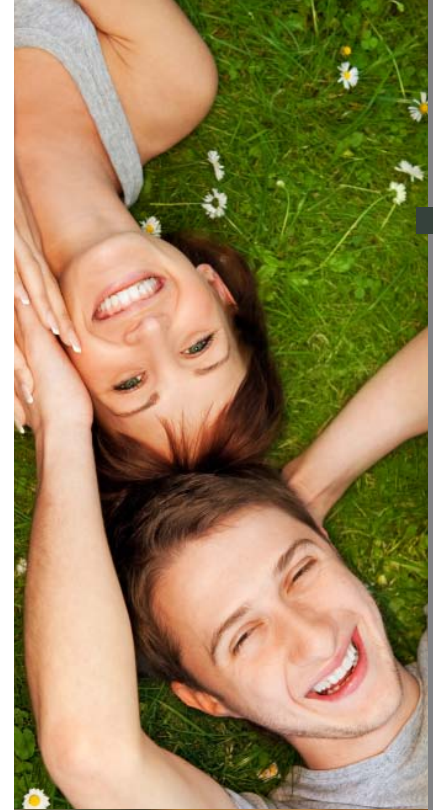
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# 8 Eight Creative Cheap Date Ideas

Is your dating life stuck in a rut due to lack of funds? Never fear, you can still kindle romance without burning through your bucks. The most memorable dates aren't necessarily the ones that cost the most. A few dollars (or none at all), a little creative thinking, and a lot of interesting conversation can lead to an unforgettable date. Need a little help getting started? Here are eight cheap date ideas to spark your imagination and your romantic life:

- 1. Plant something green.** If either you or your love has a green thumb, you'll enjoy this eco-friendly date. Plant a tree to commemorate your anniversary. Or, instead of giving flowers that will wilt away, plant a Knock Out Rose bush together. This abundantly blooming plant thrives in most parts of the country.
- 2. Get inspired by the silver screen.** Check out a favorite romantic flick for inspiration. For example, don your bed sheets in the Grecian fashion. Hand feed each other grapes and olives and watch *My Big Fat Greek Wedding*.
- 3. Write your life lists together.** What dreams do you have for the future? What do you want to accomplish in life? Compile a list of all the things you hope to be, see, and do. You'll get to know yourself and each other better. Plus, you can bond over the fact that number 29 on both of your lists is to visit the Eiffel Tower. Ooh, la, la!
- 4. Games people play.** Three may be a crowd but four is a party. Get some of your coupled friends together for board games at your house. Serve inexpensive snacks and satiate your thirst for competition. Games like *Battle of the Sexes*, *Cranium*, and *Monopoly* are always hits.
- 5. Reenact the *Lady and the Tramp spaghetti scene*.** For a steal of a meal, cook up some Italian. Spaghetti marinara and garlic bread are inexpensive to make and taste delicious. Spread a checkered cloth over the table, eat dinner by candlelight, and enjoy the *bella note*. Who knows, maybe you'll even share a spaghetti smooch!
- 6. Take it outside.** Peaceful walks, a picnic in the park, or an afternoon sleigh ride are romantic, low-cost activities. Going ice skating is a playful date idea that is sure to be fun and easy on your wallet.
- 7. Time travel.** You know your love in the present and plan to spend your future getting to know them better, now take some time to get to know them in the past. Visit their hometown and tour every memorable landmark from their childhood: the house where they grew up, the playground where they used to ride bikes and swing, and the junior high they attended when they wore braces or a perm. Remember, you promised to love the good, the bad, and the ugly!
- 8. Stars in your eyes.** When was the last time you simply enjoyed each other's company? Do so against the backdrop of a brilliant diamond-studded sky. Get away from the city lights to snuggle under the stars and reconnect.



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# Picking the Perfect Financial Partner

Loves you...loves you not... Remember when finding love was all about picking the right petal? Today, finding and maintaining love is still about the choices you make, but the options are a bit more complex, especially when you are trying to pick the ideal financial partner. Following are some qualities you should look for (and some you should pass on) when picking the best financial partner for you.

**LOVES YOU:** Someone who shares the same (or similar) financial goals and aspirations as you.

**LOVES YOU NOT:** Someone whose idea of good financial communication is a series of grunts, shrugs, and blank stares.

**LOVES YOU:** Someone who was raised with similar values. Since how your parents handled their money has influenced the way you handle yours, finding someone who was raised with the same values can be an asset in your relationship.

**LOVES YOU NOT:** Someone who buys a Ferrari on a whim; and you were thinking that gourmet coffee you drank this morning was a splurge!

**LOVES YOU:** Someone whose financial strengths and values compliment your own.



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[ *“Life is a flower of which love is the honey.” - Victor Hugo* ]

## Eleven Great Gift Ideas for the Penniless, Hopeless Romantic

Whether Valentine’s Day, an anniversary, or just a whim inspires you to splurge on a gift for your sweetie, pause before you swipe that credit card. The best way to celebrate a once-in-a-lifetime love isn’t necessarily with a store bought, generic gift. These 11 gift ideas may not cost you much, but they are rich in thought and sure to be treasured by the one you love.

1. **Write a poem or love letter.** Nothing says “I love you” more than sweet, tender words from the heart. Use your creative side and let that special someone know how you really feel.
2. **Bring him or her breakfast in bed.** Showcase your culinary skills by making your sweetie his or her favorite breakfast food. Nothing says lovin’ like somethin’ from the oven.



3. **Treat your significant other to a spa treatment.** A day spa masseuse may be pricey but you're not! Give your loved one a foot and back massage at home. Create a romantic ambiance with a sweetly-scented bubble bath and some rose petals in and around the bathtub.
4. **Prepare a romantic candlelit dinner.** Transform your dining room into a beautiful four-star restaurant. Enjoy each other's company and reconnect in a quiet atmosphere.
5. **Recreate your first date.** Maybe it was dinner and a movie, maybe it was a walk in the park—the key is to recreate that initial spark between the two of you.



# Candlelit



6. **Give your love a break.** If you usually divide the chores at home, give your partner a sweet surprise by doing both your shares. Giving them a chance to put their feet up and relax will show how much you appreciate all they do.
7. **Create a soundtrack of your romance.** Choose songs that are memorable for the two of you. The first song you danced to, the song that best defines your relationship, and songs that make you think of the other are a few ideas to load into your MP3 player.

# Common Goal

8. **Rent a favorite flick.** Spending quality time together is one of the best gestures to show someone you care. Instead of going out to a crowded movie theater, rent a movie and watch it while snuggling on the sofa.
9. **Buy red balloons.** Fill his or her favorite room in the house with red balloons and hand-written notes with romantic verses on them.
10. **One step closer toward achieving a common goal.** Make an agreement with your partner to forgo the gifts on the occasion you are celebrating. Instead, put that money toward achieving a shared goal, such as homeownership, paying off a debt, or saving for a romantic vacation.
11. **Give a printable gift certificate.** Sometimes the best gift you can give is your time. Create a personalized gift using our [printable gift certificate generator](#).

## Personalized Gift Certificates

Customize and print this free certificate to give to your heart's desire. Your significant other will love turning this certificate in to be awarded sleeping-in privileges, a homemade dinner, or a massage from their personal masseuse: **you!**





# A Gift From The Heart

To: \_\_\_\_\_

Love: \_\_\_\_\_

The bearer of this gift certificate is entitled to:

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No single sun sign has mastered total financial success – each has its own strengths and weaknesses when it comes to managing money. Are you curious to see if the financial stars are aligned for you and your partner?

We've brushed up on our astrology (*thanks to help from some horoscope gurus\**) to report to you the Zodiac's take on money management by the signs.

[ *"Night and day you are the one, only you  
beneath the moon and under the sun."* – Cole Porter ]

# Love & Money by the Stars



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- 28
- 29
- 30



contents

**Aries** (March 21-April 20) Those born under this Fire sign are admired for their courage to take risks and take advantage of investment opportunities; however, they are said to be reckless spend-thrifts that thrive on instant gratification.

**Taurus** (April 21-May 21) Taurus is an Earth sign, associated with practicality. Taurus is said to enjoy the pure satisfaction of watching their money grow. For Taurus, the challenge is learning how to treat themselves from time to time.

**Gemini** (May 22-June 21) Considering a love connection with Gemini? If so, you'll enjoy Gemini's ability to make money, but will need to manage their spending closely. Gemini may not be the best person to appoint as the family CFO since Gemini's inability to save may cause problems down the road.

**Cancer** (June 22-July 23) Protective Cancers yearn for financial security. Like Taurus, Cancers enjoy watching their money grow. However, if Cancer is not careful, their constant worry over money could wreak havoc in their relationship.

**Leo** (July 24-August 23) Stylish Leo is more likely than any other Zodiac sign to splurge on the latest fashions and top of the line luxuries. Nothing is too good for this Fire sign; Leo expects to live large no matter the cost.

**Virgo** (August 24-September 23) Virgos dream of wealth. They know exactly how much money is needed to reach their financial goals and will manage their money to the last penny to ensure financial success. Their practical personalities allow them to get the most for their money.



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**Libra** (September 24-October 23) Well-balanced Libra can sometimes have a real issue with prioritizing. Their love for the finer things in life, such as fine arts and antiques, can sometimes cloud their judgment and get them into real financial trouble.

**Scorpio** (October 24-November 22) Frugal Scorpio is known for being very calculated when making financial decisions. Much research will be done before making any major purchase. There will be no impulse purchases for this Water sign.

**Sagittarius** (November 23-December 21) Managing money can be a drag for Sagittarians, which is a shame since they are considered the luckiest sign of the Zodiac. Sagittarius, one of the most optimistic of the Sun signs, never worries about money: they spend it just as fast as they luck up on it.

**Capricorn** (December 22-January 20) Careful Capricorn takes just as much care in making money as they do in spending it. No get-rich-quick schemes or loose spending for this Water sign; when Capricorn makes it big, everyone will know the reason is hard work and sacrifice.

**Aquarius** (January 21-February 19) To an Aquarian, money is a means to an end -- like feeding the hungry! Aquarius is an Air sign, associated with thought and perspective. They enjoy making money, but mainly to help other in need.

**Pisces** (February 20-March 20) Pisces, like Aquarius, are often compelled to achieve financial success for the greater good. Idealistic Pisces can be extremely generous, which can sometimes lead to frivolous spending.

\*"AOL Horoscopes," AOL, 2009, <http://horoscopes.aol.com>

[ *“Marriage is not a ritual or an end. It is a long, intricate, intimate dance together and nothing matters more than your own sense of balance and your choice of partner.”* – Amy Bloom ]

## Part 2:

### *Getting Serious with Love and Money*

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Love and Money Matters: Advice for Committed Couples

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Ten Quick Tips for Planning Together

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Ten Topics to Consider Before You Commit

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Protecting Your Loved Ones from Financial Crisis

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When Love Goes Wrong: How to Survive Financially

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# Love and Money Matters:

## Advice for Committed Couples

Congratulations! You have found your perfect partner. You are ready to embrace all of each other's outstanding qualities and unconditionally accept any less-than-ideal traits. However, before you walk down the aisle and commit to spending the rest of your lives together, you need to discuss how you will be spending your money as husband and wife.

According to a recent MMI survey, 56 percent of couples who are married, but unhappy, report financial problems are to blame. Money does matter when it comes to having a happy, healthy relationship so couples should try to devote time to improving their financial standing. A little honest communication could keep your relationship from becoming a statistic.



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**First, don't be afraid to share your feelings.** No matter how unromantic, having an open and honest discussion about your financial past and future is vital to your financial success. Remember that everyone has their own money style, which has been shaped by their past experiences. Approaching money issues honestly and openly gives you a much better chance at having a strong, healthy financial relationship.

**Next, make a commitment.** No one cares more about your financial security than the two of you. Make a promise to each other to take joint responsibility and take steps to better your overall financial position by paying down debt and establishing a savings cushion.

# promise!

Establishing a savings cushion could keep a financial setback from becoming a financial disaster. And, reducing debt allows you to make smart financial choices in the future.

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**There's nothing more romantic than making plans for your future.** Set financial goals and vow to keep them. Make sure that your goals are both specific and achievable. Try to set goals that are equally rewarding so that you are both motivated to achieve them. Depend on each other for support and encourage one another to stay focused.

# making plans

**Spend some quality time.** Schedule a time to meet each month to discuss your financial goals and expectations. Review your budget regularly in order to identify problem areas. Occasional setbacks happen, so try not to get discouraged. Make adjustments as often as needed to ensure financial success.

**Understand your individual rights and responsibilities.** State laws vary quite a bit regarding ownership of income and responsibility for debt. Learning about your individual privileges and liabilities will only help your relationship and could provide future financial security in a time of need.

Finally, the most important money move you can make for your relationship is to embrace your differences. Understand that you cannot change feelings created by a lifetime of experience; instead, try to cultivate the positive aspects of each of your styles. There is no one "right" way to handle your finances and a marriage of your money styles may be the perfect solution.



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# Ten Quick Tips for Planning Together

1. **Set priorities and specific goals.** Don't assume you both have the same goals without discussing them.
2. **Discuss values.** Sometimes differing values make agreement on goals difficult. When one person wants to spend now and one wants to save for later, it can be a source of friction. The same is true when one spouse tends to be less risk oriented than the other about investments.
3. **Plan in five year units.** When planning for five year blocks, you can set both intermediate and long-range goals without feeling you're being deprived forever.
4. **Budget together.** Set up a manageable system for your cash flow together.
5. **Know where your money is going.** Keep records of your spending.
6. **Don't assume that because you're both working that you have a lot more to spend.**
7. **Save regularly** so you aren't locked into that second income.
8. **Who handles the actual paperwork can be a matter of personal preference,** although both of you should practice at it.
9. **Don't confuse the task of doing paperwork with the act of financial decision making.**
10. **Sit down together and discuss finances** at least once a month.

["We sat side by side in the morning light and looked out at the future together." - Brian Andres]

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# Ten Topics to Consider Before You Commit

We all know that communication is crucial in developing a healthy financial relationship, yet it's sometimes hard to know where to start. Since taking the time to talk is a great investment in your financial future, consider starting with the following 10 topics.

**1. How did your family handle money when growing up?** Your financial style is based on years of experience. Think back to how your family handled money while you were growing up.

Start by asking this question: Is the way your family handled money an inspiration or did they make mistakes you'd like to avoid repeating?

**2. Are you a spender or a saver?** Discovering each of your financial styles allows you to try to cultivate the positive aspects of each.

Start by asking this question: If you suddenly received an unexpected \$1,000, what would you do with it?

**3. Which do you value more: things you can keep or experiences to remember?** There is no right or wrong answer to this question, but thinking about it can help you set priorities and better understand your partner's preferences.

Start by asking the question: If you had to choose between a new car and a month-long exotic vacation, which would you choose and why?

**4. What is your definition of a "financial crisis"?** Different people have different thresholds for financial stress. For some people, getting calls from creditors is a minor irritation. For others, the mere thought of a credit card balance is enough to send them over the financial edge.

Start by asking the question: How would you feel if you received a collection notice in the mail for a bill you overlooked paying?

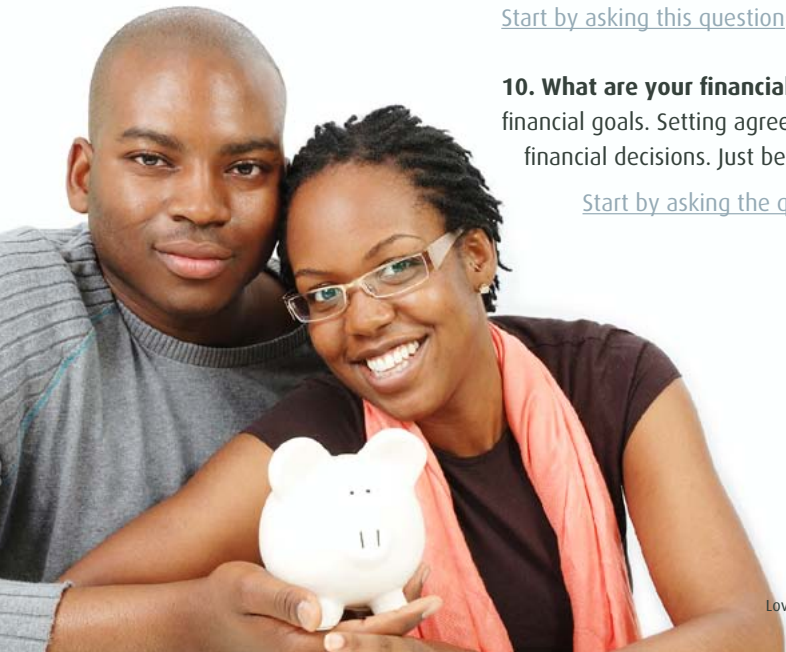
**5. Are you in debt?** If you've brought debt into a relationship, it's time to come clean. Far too many people try and fail to hide debt from their partners. The key to a successful financial life is not just communication, it is honest communication.

Start by asking this question: Is there anything about your current financial situation that makes you uncomfortable?



“For it was not  
into my ear you  
whispered, but into  
my heart. It was not  
my lips you kissed,  
but my soul.”

– Judy Garland



**6. How’s your credit report?** While your partner’s previous credit challenges won’t show up on your report, his or her bad credit could cause you to face problems when applying for joint credit. Being aware now of complications that may arise in the future is better than finding out, say, when you are denied a loan.

Start by asking this question: Is there anything on your credit report that would prevent you from purchasing a car or home?

**7. Should we have one account or two?** Different couples handle money differently. Having separate accounts can be a practical way to share financial responsibilities while maintaining individual freedoms. However, many couples who agree on spending habits find that a joint account works well for them.

Start by asking this question: Can you commit to communicating well enough and frequently enough to make individual accounts work for your joint situation?

**8. What do you consider a “big” financial decision?** One key to a happy financial life is to vow to make all big financial decisions together. While that sounds good in theory, it is probably worth exploring in more detail. After all, one of you might consider a television a huge purchase, while the other might be thinking more along the lines of a car.

Start by asking this question: What dollar amount do you feel constitutes a “large” expenditure?

**9. How interested are you in money management?** If numbers aren’t your thing, it’s probably worth mentioning now. Don’t commit to something you can’t follow through with. If you aren’t going to pay the bills on time and invest wisely, ask your partner to take the lead role.

Start by asking this question: How long has it been since you’ve reviewed your retirement strategy?

**10. What are your financial goals?** Everyone, whether they’re in a relationship or single, should take the time to set financial goals. Setting agreed-upon short-, mid-, and long-term goals with your partner can help you both make smart financial decisions. Just be sure your goals are both realistic and flexible.

Start by asking the question: Where do you want to be two, ten, and twenty years from now?

# Protecting Your Loved Ones from Financial Crisis

Being in a relationship is a huge responsibility and you may feel responsible for your loved one's overall financial well-being. One of the best ways to care for each other is to be sure that you are prepared for the worst. Give yourself and your loved one some peace of mind by making sure your future stands on firm financial ground.

**Perform a health insurance check-up.** Find out exactly what services are covered and learn what preventive services are offered. Ask if there are limits on medical tests, out-of-hospital care, mental health care and prescription drugs. Research your premiums and co-payments. Explore the difference in cost between using doctors in the network and those outside it. Find out if there is a limit to the maximum you would pay out-of-pocket. If you do not have health insurance, seek assistance from Medicaid or your local state-sponsored plan.

**Obtain adequate life insurance.** The life insurance coverage offered by your employer may not be enough. Realistically determine how much life insurance you need and then shop around. Term insurance is the most affordable type of life insurance, just be sure that the term lasts until your children are financially self-sufficient.

**Don't skimp on disability insurance.** At any given age, your chances of becoming disabled are higher than your chances of dying. If your employer does not offer group disability insurance, seek an individual policy.



【 *“To be in love is to surpass oneself.”* - Oscar Wilde 】

**Protect your assets.** You don't need to have a lot of assets to need a will. Without a will, state law determines how your assets will be distributed. Keep your will in a secure location, such as a fireproof filing cabinet or safety deposit box.

**Expect the unexpected.** Commit yourself to establishing an emergency savings plan. You should aim to have at least three months worth of living expenses in an accessible account. If this goal seems challenging, start by having a small amount automatically withdrawn from your paycheck directly into a separate account.

Make a pledge to address these important protections; the resulting peace of mind could be the best gift you ever gave your loved one.



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contents



# When Love Goes Wrong: How to Survive Financially

Eighty percent of people who divorce cite financial problems as a contributing factor. Ironically, the financial problems that result from divorce may be even more severe. While it may be hard for people involved in an emotionally-draining divorce to think clearly about their money, it is absolutely imperative.

The first financial action after separation is to pull a copy of your credit report. You will want to review entries carefully and either close all joint accounts or change them to individual accounts. Alert your secured lenders of your marital status and instruct them not to allow any changes without your permission. You may also want to “freeze” joint bank accounts or divide any funds into two individual bank accounts.

To avoid future problems, develop a plan to pay off your debts prior to your divorce. This is important because your divorce decree is an agreement between you and your spouse—not your creditors. The contracts you signed with your creditors cannot be changed by a divorce decree; therefore, whoever is responsible for the debt during the marriage may still be obligated after the divorce. Your responsibility will ultimately be dictated by state laws. Since state laws vary quite a bit, you may wish to discuss your rights with a reputable divorce attorney.

After your divorce is final, it is wise to allow time to pass before making any major financial decisions. When you are ready, here are a few things you can do to move forward financially:

- **Determine necessary financial tasks.** Get a firm grasp on your financial situation. Determine a procedure to pay bills, make deposits and withdraws, get cash and pay taxes.
- **Locate important documents.** You will need to locate important papers such as tax returns, insurance policies, birth certificates, mortgage documents and Social Security cards.
- **Create a new spending plan.** Changed circumstances call for a changed budget. Note differences in income and expenditures and adjust your spending accordingly.
- **Set goals.** Most likely, your experience changed your financial priorities. Decide what you would like to do with your money and put a plan in place to make your goals a reality.

Most importantly, don't hesitate to enlist the help and support from your family, friends, and community.



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“It is better to have loved and lost than never to have loved at all.” – Alfred, Lord Tennyson



## Part 3:

### *Candid Conversations*

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Conversation Starters

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Conversation Hearts: Quotes from Couples

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# Conversation Starters

Intelligent conversation is always attractive. To help you strike a spark with your heart's desire, we've done the legwork for you by unearthing the dirt on what people are really thinking when it comes to love and money.\*

- Even in a bad economy, the heart rules. Eighty-one percent of Americans think common values and interests are very important in a relationship.
- Fifty-six percent of people who are unhappily married report financial problems are to blame.
- Looks do matter. Americans' attitudes on looks appear to be more important than money in a relationship. While nearly half of Americans cite attractiveness as important in a relationship, only a third think adequate savings count.
- Men place more value on having an attractive partner than women — 27 percent of men say this trait is important compared to only 18 percent of women.
- Sixty-eight percent of women place high value on common values and interests in a relationship compared to 53 percent of men.
- Job security is considered the most important financial trait in a relationship and is valued more than low debt levels, adequate savings, and a good credit history. Interestingly, job security is the one trait of the four that can't be personally controlled.
- Women may be the most savvy when it comes to financial management. Significantly more women, especially those 35 and older, place a high importance on the four financial measures (job security, low debt level, good credit history, and adequate savings) compared to men or younger people.

\* Statistics taken from Money Management International's (MMI) 2009 Love and Money Omnibus Survey



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# Conversation Hearts:

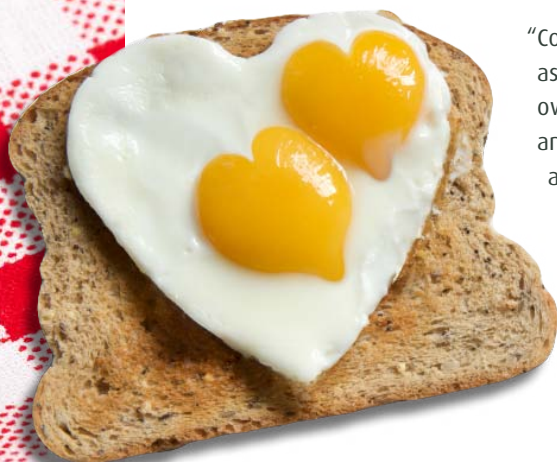
The best information comes from the source, so we went straight to it to find the best financial advice these couples have gleaned from time spent handling money with their honey. From newlyweds to pairs whose relationships have been aged like fine wine, couples talk candidly about love and money.

"Love brings great riches..." - Jake H., married for 3 months "...but it doesn't pay the bills!" - Alexis H., married to Jake H. for 3 months

"To manage money effectively, it helps most to share common values. These values drive our spending decisions and help us to have positive feelings about our shared financial plans." -Tommye W., married for 39 years

"Try as hard and best you can to be DEBT FREE!!!! There is nothing harder than having debt looming over you! I know we spent way too much money on my engagement ring and it was a huge bill the first 9 months of our marriage (it could have easily taken us 3 years to pay it off but we were really aggressive with it). Although my ring is gorgeous and constant reminder of our love for each other - I would have loved it just as much - and our marriage even more - if we got a modest ring that we paid for in cash. This is just one example of ways that debt can creep into your marriage and make what should be enjoyable, a strain and a burden making you forget why you loved each other in the first place!" - Holly J., married for two years.

"Combining finances with someone else is one of the most challenging aspects of a relationship - especially if you have been doing it on your own for years. The key in our relationship is communication. We share an online banking company so it's easy for either of us to look at it. We also each have our own accounts. My husband is in charge of paying the bills because it worked easier for one person to do that. Before, bills would slip through the cracks. We also Tithe 10% of our income and we both feel like if you give to God you will never run out of money. Otherwise - Prayer! We often pray about our money." - Andrea S., married for six years



## Quotes from Couples

"My husband and I keep separate accounts. We both contribute towards bills, food, entertainment, and other daily expenses, but his money is his and mine is mine. We've only been married for a month and a half maybe one day things will change, but we do fine with this system and I don't see changes being made any time soon." - Meredith D., married for four months

"Marriage can be challenging enough without having to worry about money. And the rewards of good marriage are more than worth the effort required to make it good. Eliminate or reduce one of the major sources of conflict: money. Take some money management classes together and discuss ideas to make sure that you share the same philosophies and agree on a single vision for where you want your new family to be financially. Once you have a game plan, stick to it. If you get off track, don't point fingers, just adjust your plan and/or roles as necessary to ensure the desired results. Figuring out a plan for financial success is not as difficult as staying true to that plan, but acknowledge your strengths and weaknesses to each other so that you can work better as a team."  
- Niko A., married for two and half years

"Our best advice is to get out of debt as soon as possible! Personally we got hooked on listening to Dave Ramsey. Not much can put strife on a marriage like money handled badly, and money you can't use or save because it's going to interest payments. In our first few months of marriage we sold our nice car and bought a junker in order to pay off my student loans faster. This decision allowed us to overcome debt together and made us stronger as a couple."  
- Leslie L., married for three years

"Before getting married, begin to budget together as if you were married. The most important thing is to understand how to communicate about spending money and know where money is going."  
- Paul S., married for 15 years

## Quotes from Couples...

"It's best to have a household budget set aside to pay the bills, but I think it's okay for each party to have their own separate accounts for personal and other needs."  
- Tina S. married for 18 years

"Relationship and money is a roller coaster ride. You know there are ups, downs and fast curves coming your way, so hold each other tightly and you prepare as best you can to get through them."  
- David S. married 30 years

"Talk it out - rationally. We try to have "money talks" every few months to discuss our goals and where we sit financially. Don't blame each other or point fingers. Don't sweat the small stuff. When you look back on the hard times, they probably won't be all that bad. ALWAYS save. Even if it's \$10 a month, something is better than nothing!"  
- Courtney V., married for five and a half years



"Discuss money values early on & define household budget/ground rules before moving in."

[@creditgoddess](#) via Twitter

"Once you're in a committed relationship, it's hard to separate finances...especially if you live together and share all expenses. It's best to think "it's not your money or my money, but OUR money." You shouldn't feel bad about spending money on yourself as long as you're responsible and understand that how you use your money ultimately affects your significant other, and vice versa. Communication about your spending and being honest about your finances is important. When you get married, your spouse's assets AND debts are yours too (prenups aside). You will be equally responsible in paying off any debts incurred before marriage so it's best to be open and honest." - Anna K., married for eight months

"Someone once told us to save 10%, give 10% and live it up on the rest. While the percentages may change at different stages of life, the idea of saving and sharing are good for both your long term financial and spiritual well-being. As far as 'living it up on the rest' goes, we found that setting goals helps keep spending on track and allows for fun times as well as getting the bills paid. After 35 years of marriage, I don't ever recall arguing about money, so it's worked for us." - Jean L., married for 35 years

"My tip: full disclosure and agreement on money matters." - [@pffirewall](#) via Twitter

"Similar goals and honesty" - [@The\\_Weakonomist](#) via Twitter

Do you and your love have a proven method for balancing your relationship and your finances? We would love to hear your ideas. If you're on Twitter, send a DM to [@MoneyManagement](#) or tweet to let the whole twittersphere know about your great idea (be sure to include the hashtag: #loveandmoney).

"The main things are managing expectations and respect for the other person...and cash only please"- [@montyloree](#) via Twitter

"My best advice is to be patient. Expecting to have everything you want right away leads to financial trouble (and disappointment). Being married 15 years, I've learned the value of taking the time to figure out what is important to both of us. It is wonderful to be working toward unified goals."- Kim M., married for 15 years

# Communication!



## About Money Management International

Money Management International (MMI) is dedicated to improving lives through financial education.

As the largest, nonprofit, full service credit counseling organization in the nation, we develop materials over a wide range of topics to help you make the most of your money.

We also provide professional financial guidance, credit counseling, community-wide educational programs, debt management assistance, bankruptcy counseling and educational services, and housing counseling assistance to consumers via phone, Internet, and in-person sessions.



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