



## Money Zone: Couples and Money

***Each member can print this out and have it available to follow and take notes.***

Whether you are married, single, or somewhere in between, you can't depend on Prince Charming. No marriage lasts forever, and many women never marry at all. As a result, you are likely to be handling money on your own for most of your adult life. So what's a gal to do? Taking responsibility is the key. If you are married, each of you needs the skills to be able eventually to stand on your own. That's doubly true for women, who tend to live longer, earn less, and save less for retirement.

### Icebreaker

How are you similar to (and different than) your partner with regard to money? What is your interaction like?

### Things to Talk About

Money can't buy happiness, but it can definitely affect relationships. The last thing most women want to talk about when they fall in love is money, yet its one of the most important things you can do. The two of you must be in sync about money issues, or else you'll find yourself fumbling forward into the future with few clear-cut goals and no plan for how to achieve them.

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- How did your parents relate to each other regarding money? What would you like to emulate? What would you like to do differently?
- What works in your communication with your significant other regarding money? What topics are easy to talk about?
- How does an understanding of money styles affect your communication with your partner regarding money?

## AS USUAL...

### Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

### What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?

- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will spend 15 minutes discussing a difficult financial topic with my partner while remaining calm and collected.

Or

- I will plan a monthly "financial meeting" with my significant other to go over money issues.

Or

- I will do one financial task that my partner hates to do—without prompting by him or expecting his praise.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

### More Cool Ideas for Small Steps

<http://www.moneyclubs.com/dotoday.htm>

### **Money Magic**

Choose one affirmation to motivate you to achieve your goals, something like:

- I am an excellent communicator.
- I know how to work as a team.
- I express my love for my partner.
- I am in a true partnership.

### **The Money Zone for Next Meeting**

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

### The Difference Between Men and Women

<http://wife.org/differencebetweenmenandwomen.htm>

Discussion questions:

- How do the differences discussed in the article relate to your experience with a partner?
- How closely do you fit the traditional female (or male) way of dealing with money issues?

### Five Money Myths That Can Keep You Apart

[http://wife.org/money\\_family\\_5moneymyths.htm](http://wife.org/money_family_5moneymyths.htm)

Discussion questions:

- How do these money myths affect your relationship?
- How can you change your attitude about money to avoid these traps?

## 10 Ways to Say "I Love You" on the Cheap

[http://wife.org/money\\_family\\_10inexpensiveiloveyou.htm](http://wife.org/money_family_10inexpensiveiloveyou.htm)

Discussion questions:

- What other cheap ways can you think of to say "I love you"?
- What can you do this week to express your love?

## Just for You

Before the next Money Club meeting, do the Just for You Exercise called "Test Your Money Relationship"

<http://moneyclubs.com/moneyzones/couplesandmoney-financial-relationship-test.htm>

*Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.*

Discussion questions for your club meeting:

- Who can be a role model for you in your relationship with your significant other?
- What very small change can you make in your interactions to make your partner more comfortable with your financial lives?