

MONEY MATTERS EVEN AFTER THE HONEYMOON

By Flora Brunetti

So you are settled at a great job, have tons of fun on the weekend and love spending your money on those occasional trips with the girls. You are living life to the fullest and everything is going great. So you thought. Then the day comes when your boyfriend pops the big question and you are now officially engaged without a cent saved. Sure, you may get through just fine with planning the wedding with what you or your family can do, but it is what comes after the honeymoon that you may need to start thinking about. You may have to start wondering about what you and your fiancé will bring to the marriage financially. Money. The root of all evil. The spark that lights up so many arguments in what is supposed to be a happy and pain free marriage.

Your fiancé had it great too. He hardly worried at all about money. Stopping by the local liquor store and picking up a twelve pack was like pocket change to him. Now its time to record every item purchased in your checkbook. Well if this is the case, then you might have a small problem. All problems can be resolved though. If at least 6 months before your marriage you do not open a discussion about how you will live and pay for everything that follows the wedding and honeymoon, then you better realize you need more help then you ever thought possible.

A book called *Money and Marriage*, by Steven Pybrum, is out there to save your sanity. If money is a touchy subject between you and your fiancé, don't worry, there is a way around it without it leading into a hurtful argument. This book can be the guide you need to managing your money early on, before and during your marriage. Money

managing takes time and needs careful attention to be fully understood in order for you to live the rest of your married life more secure and in less financial dilemmas.

Communication will be the beginning in dealing with your financial situation. “One of the objects of this book is to start people talking and making them feel safe and comfortable,” says Pybrum. Talking and feeling comfortable is only one of the few helpful guides the book leads you through. Chapters on building your net worth, communication, balancing your life and the importance of doing it together give a positive viewpoint on just how hard it is to balance money and happiness.

Developing a unified approach to household savings is crucial in a marriage, especially when the couple has separate accounts. There are some easy points to remember when budgeting your income and learning what you can and cannot spend. The first is to know how each of you spend and save. This includes, long and short- term goals between one another to determine how you want to be financially stable. Second, know exactly what you have to offer each other. Thoroughly review your accounts including, investments, debts loans, insurances and others. Use this system to plan your marriage around what you both have to offer.

The times we live in makes it possible for both the man and woman of the household to bring home the bacon. If the problem in your marriage is who will be more financially stable, don't be afraid to talk about wanting to be successful, there is nothing wrong with it. In *Money and Marriage*, Pybrum discusses how some people have a fear of being successful and a fear of failure. “ Your mind is the tool that will help you amass financial assets. It is your most valuable asset.”

“Married couples end up thinking they are on the same page with a system that doesn’t involve any kind of discussion on money which is very important,” Pybrum says. Marriage is a two-way communication process. Being successful at anything you do in your life whether it be your job, family, sports, hobbies and most of all your marriage. It cannot be just shoved aside until you have the time to deal with it. Sometimes waiting too long can end up worse. Your marriage can be just like long-term goals- it needs the drive and ambition you would put into reaching a long awaited goal. When you think goals, think about which direction you and your husband will lead together. Discuss future plans and find out what the other wants and needs out of the marriage now and in the future. Where do you see yourself in 5 or 10 years and how can you make it there happily and successfully. “The beauty is that once these goals are known by both people, they feel encouraged to go on.”

Money and Marriage shows you how to celebrate achievement, and not to compete because it is only working out for the both of you. David R. Reuben, once quoted, “A marriage is a life long trip in a tiny rowboat, if one passenger starts to rock the boat, the other has to steady it; otherwise they will go to the bottom together.” Marriage takes two for everything, so be careful not to forget that or lose your head in something that can be resolved such as your financial situation. Try dealing with your other half in a way that gives you both pleasure and satisfaction.

Money matters, so if you don’t want to worry about not having enough money to retire with, start preparing yourselves today. Think about what you want later in life and sacrifice some things today to get more of what you want in the long run. Obtain the

motivation you need with *Money and Marriage* to guide you. Whatever you do, don't think that the way your parents are is the way you will be to. The book explains how parents may lure their children to spend or save just like them, but you need to learn to overcome that obstacle and do things for yourself on the road to financial success.

Differences occur all the time in marriage. "There will be conflict, you just need to learn how to resolve it and this book will be that eye opener," says Pybrum.