

October

# Member Newsletter

## Having healthy relationships from the start

**Be** Don't pretend to be something or someone else you are not.

**Mo** Turn your phone off! Do not interrupt or plan what you're going to say next. Try to fully understand their perspective.

**Ke** No one can be everything we might want them to be. Accept people as they are without trying to change them. Appreciate the person's differences and see what you can learn from them.

**Lee** Tell them about your passions, pastimes, etc. But don't flood them with too much personal information too soon. Initially, focus on the things that delight you—is it music, movies, books, outdoor activities, travel, computer games? This information can help you find common ground between you to build upon.

**Or** Be willing to try new things together!

**Al** Be wary of asking questions that might be too uncomfortable, especially in the early stages of getting to know someone. Apologize if you've ventured in the wrong direction—this could be a long way toward getting back on the right track.

**Be** If you make plans with someone, follow through. If you take on a responsibility, complete it. Don't make promises you can't keep just to be polite or keep the peace.

**Te** Try counting to ten to help control your temper, for example. This is helpful if you tend to overreact or take things personally when discussing hot-button subjects.

**Ge** Really getting to know someone in a relationship worth pursuing is a process. Be patient.

# Conflict-free money talks for couples

Financial discussions are the most common source of disagreement for couples, studies show. These conversations can be particularly stressful in a time of economic uncertainty, job loss and other disruptive events. Try these suggestions for healthier financial discussions, no matter your circumstances.

## Set the scene

Make sure the kids are occupied, and there are not urgent chores to attend to. Turn off your TV, phones and other devices.

## Share your goals

Conflicts may be avoided by knowing what financial goals you each have, your fears about money, and what you were taught about money. For example, do you come from a family of strict savers while your partner came from a family of freewheeling spenders?

## Monitor spending

Both separately and together, you should each track your spending against your budget. Check out your bank and credit card online features to easily see the breakdown of expenses. This helps avoid surprises!

## Sum it up

During your session, sum it up and decide on the next steps. Schedule something fun for after the meeting, like playing a game.

## Don't bring in other

contentious subjects. If you do wind up butting heads, take a breather or agree to set another time for your money talk—and stick with it.

## If you can't see eye-to-eye on

the subject of whether to splurge on a pricey trip or to sock away savings, for instance, can you opt for a low-budget scenic camping trip instead?

## An income change may mean putting

off that home addition or buying a new car until you've paid down some bills.

## Hire

a certified, fee-only advisor to review your budget for what works now as well as to help you make a plan for the future. An advisor can go over what you're spending on insurance and compare better options, what credit cards may be best for you, and what you might need to figure out in such as wills or trusts. Another plus: an advisor can make sure you clearly understand what is being discussed.



## October is National Domestic Violence Awareness Month

One in four women and one in ten men in the U.S. experience intimate partner violence within their lifetime. No person should

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