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The Spender/Saver Marriage: Seven Tips for Keeping It Together 'Til Death Do You Part

04/18/2006



Financial planner and author Diane McCurdy says spenders and savers don't have to end up in divorce court. All it takes is a touch of soul-searching, a dash of compromise... and a budget that allows for fun and retirement.

To you, money in the bank equals peace of mind. You happily make do with your old, paid-for car, last season's fashions, and frequent leftovers so that you can shore up your nest egg. Your spouse, however, lives on a different planet. He's cruising dealership parking lots before the "new car smell" wears off his current ride. His closet bulges with jackets he never wears. He nonchalantly drops \$100 on dinner in the middle of the week. Meanwhile - to your dismay, anxiety, and snowballing resentment - he hasn't saved a cent toward retirement.

Can you relate? If you're like many married folks, you can. Whether you're the scrooge or the spendthrift in the above scenario, you've almost certainly felt some "finance friction" in your marriage. But according to financial planner Diane McCurdy-author of *How Much Is Enough?* *Balancing Today's Needs with Tomorrow's Retirement* Goals having different money attitudes needn't derail your union.

"Our attitudes toward money are so deeply embedded that we tend to believe we are right and our partner is wrong," she says. "You know, I'm a responsible adult and you're a spoiled child, or I like to have some fun in life and you're a miserly joy-killer. But these kinds of labels are hurtful and, frankly, untrue. Different is not wrong; it's just different. If more clashing couples tried to understand how their partner feels about money - not to mention exploring the roots of their own attitudes - fewer of them would end in divorce court."

As McCurdy's book reveals, there are four basic "money attitudes." Savers and spenders are the ones we're dealing with right now - and they seem to be the two attitudes that when put together generate the most conflict - but builders and givers also exist. Identifying and understanding your own attitude is the first step toward averting marital disaster.

So if you are a saver married to a spender (or vice versa), what specifically can you do to ensure that you stay together for the long haul-and that when you reach your golden years you're not still bickering in a cardboard box? McCurdy reveals seven helpful hints:

- Make sure you both understand the difference between your money attitudes. Sit down with your partner for a heart-to-heart talk and budget planning meeting. Lay all the cards on the table: I'm a saver; here's why and here's what that means...You're a spender; here's why and here's what that means...Let's talk about how we can compromise so that both of us are getting our needs met. "It's amazing how few couples think to have this calm, rational discussion," notes McCurdy. "But not having it sets the stage for festering resentment, which blows up into arguments."
- The saver needs to know that he or she is saving enough off the top to ensure financial security. "Financial security means different things to different people," says McCurdy. "And compromise is a must. The saver needs to realize that maybe she doesn't need a million dollars in the bank in the next five years. Maybe it's enough to know the mortgage is being paid every month and that there's not more going out than coming in."

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