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Debt Adviser: Dec. 5

By Staff Report

GateHouse News Service

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Dear Debt Adviser: My husband constantly spends small amounts of money. This month, his spending added up to \$345. That amount is on top of our regular monthly spending deficit of \$400 a month.

He seems to think he has the right to spend money because he is "stressed" or it's "not a big deal" because he spends just the little amounts.

Last year we tried flipping a house and he wouldn't let me keep track of the money — he overspent by \$30,000. We had to sell the house, take a loss and downsize to a place with a basement apartment to help with costs. I thought this would have cured him, but he still thinks we have money where we don't. We are in the hole every month and I'm afraid this time we won't be able to "downsize" and get out of it.

What do I do? Otherwise, he is an awesome husband and father.

— Jenna

Dear Jenna: Wait just a minute. Your regular status is what? Minus \$400 a month! And you are complaining about Mr. Awesome because he sees the difference between minus \$400 and minus \$745 as no big deal?

Meanwhile, your combined solution to your expense problem was to flip a house?

Arguments over money end many marriages and I don't want that to happen to you or your family. I turned to my friend and colleague, psychologist Brad Klontz, for some fresh insights into your situation.

Klontz wrote the book "Wired For Wealth," which explores the "money mindsets that keep you trapped" and suggests ways to shift your thinking patterns so you'll have more success building wealth.

Money is indeed a major cause of conflict in relationships and the No. 1 cause of divorce in the early years of marriage. Klontz believes you and your husband may have some competing beliefs about money that drive your financial behaviors. He calls them "money scripts."

Formed in childhood, scripts often have strong emotions attached to them.

It may be that you both are in conflict around money, due to clashing money scripts. Ironically, it is common to be drawn to partners who have different money experiences and money scripts.

Brad sees this as an unconscious attempt to find balance (e.g., spenders find themselves with savers). Unfortunately, these combinations can often set the stage for disagreements.

Your husband knows better than to spend more than he makes. However, his money script — "I have the right to spend money, even if we don't have it" — may have come from some early experiences he had around money. For example, maybe he grew up never feeling like he had enough. Identifying, then separating the scripts from the person you love can be a crucial first step in resolving money conflicts and destructive financial behaviors.

Here is a prescription from Klontz and me:

*Discuss the issue. Don't place blame. Take turns talking and listening.

*Agree to a joint budget or money plan. Create two plans — one for managing money and one for resolving money conflicts.

*Set a timeline. Follow up by setting a 60- to 90-day timeline to review your progress. Track your expenses and income during that time.

*Establish an emergency response plan. Increase the chances of success by deciding ahead of time what you will do if one or both of you can't adhere to the plan.

*Don't be too hard on each other. You are on the right path to getting this situation resolved. In fact, I bet you are already ahead of the curve.

I was surprised to learn that the average couple who seek professional help spends at least seven years fighting over the same issue before they do so. Life is too short for that.

Steve Buccia is the president of Money Management International Financial Education Foundation.

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