



Couples and Money Conversations

A Guide and Worksheet

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Introduction

Money is a loaded topic with layers of deeper baggage based on the lessons we learned growing up. In short, money symbolizes survival. If we have it, we will survive. If we don't, we are doomed. This means there is a lot of fear and primitive reactions surrounding the top of money. This is especially true for those who struggled with money growing up and/or did not have an abundance of it.

In a relationship, it's important to learn how to make decisions about how you will manage money as a couple. For many, the fear of separating or divorce and being left with nothing or losing hard-earned money or money brought into the relationship feels like a matter of survival, bringing out the worst in us. The fear of divorce and the financial liabilities that come along with it could make someone more apprehensive to share funds or even disclose personal assets.

These worksheets will help you understand more about the underlying issues about money and how it may be currently impacting your relationship; helping you to gain curiosity about your partner's experience with money, shifting way from blame and criticism to see how your power struggle around money is actually co-created from your both childhood experiences.

Unearthing those thoughts and feels can be very healing for couples.

**With best wishes for your relationship success,
Rabbi Shlomo Slatkin, M.S., LCPC**

Why do couples argue so much about money?

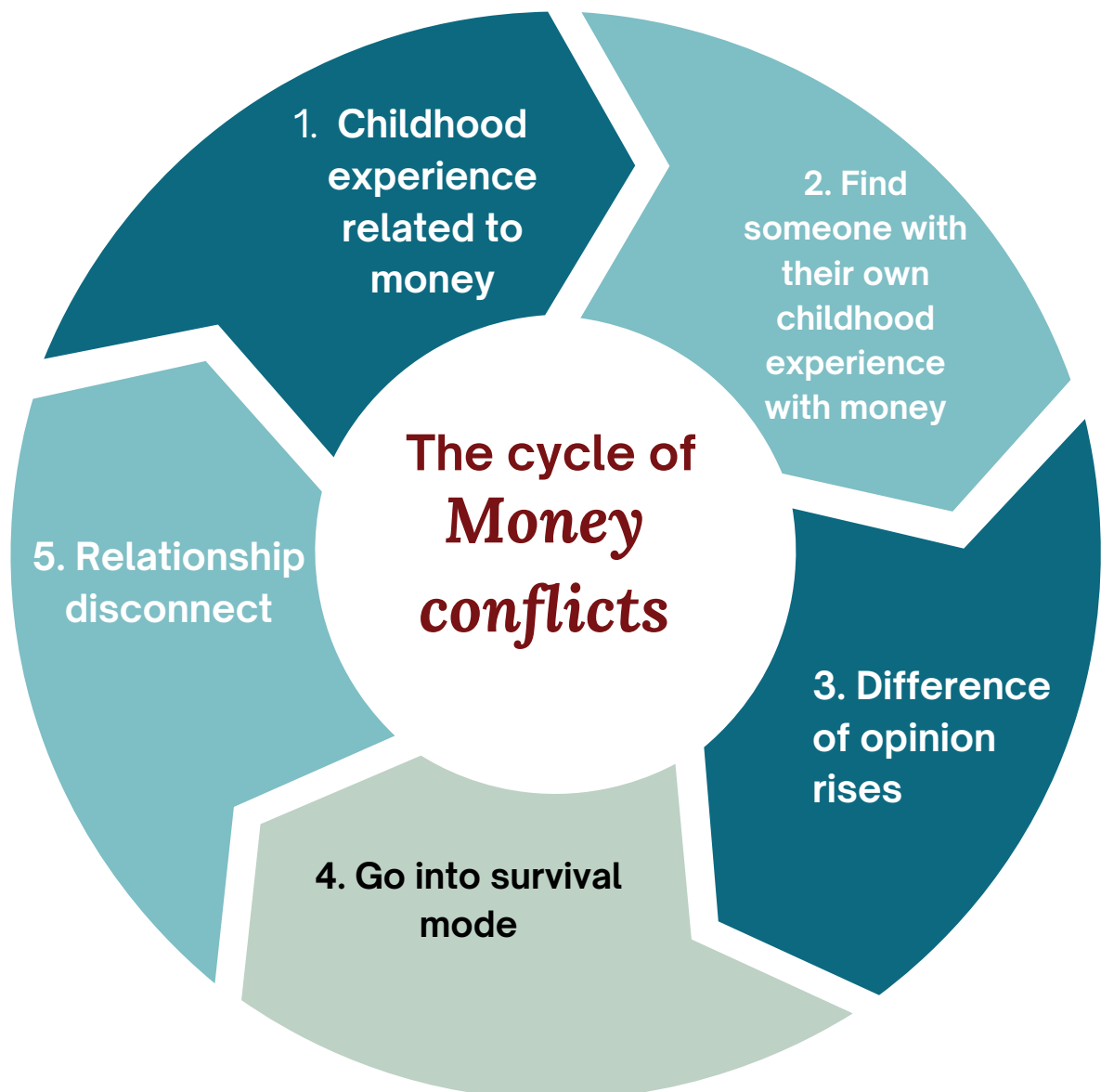
Your money conflict is a barometer of the health of your marriage.

You can tell how well your marriage is doing by how well you can withstand financial stress.

Your disagreement around money is a disagreement around a very primal need. The way you argue about this primal issue is going to manifest itself in all of the other similar type of issues in your relationship.

For instance, if you don't feel comfortable talking about financial differences of opinion, you're also probably going to have a hard time talking about other differences of opinion that feel threatening.

The reason Money is such a heated discussion is that it is right there at the top of the list with air, water, and oxygen! It is definitely at the forefront in the hierarchy of needs and when you don't have it, you certainly feel it. Hence, we need to learn how to get resolved within ourselves and with our partner about Money.



Questions to ask yourself about Money

01. What are your beliefs about money?

How successful do you feel you can be? T. Harv Eker says in his book, *The Millionaire Mind*, that just as there are “outer” laws of money, there must be “inner” laws. How do you feel about money? What are your beliefs about money? How confident are you? Do you feel you deserve wealth?

02. How did your caretakers talk about money?

Your caretakers had definite feelings about money and guess what? You’ve inherited those feelings! And those feelings are contributing to your money mindset. If you want to earn more money, take a look at your feelings about money and get very conscious about where they’ve come from)

03. Take Notice of your Saboteurs.

Take notice of your saboteurs such as if you find yourself resenting rich and successful people. Are you willing to promote yourself and what you have to offer or do you think that is shameless self promotion/selling. Do you manage your money well or do you mismanage your money?

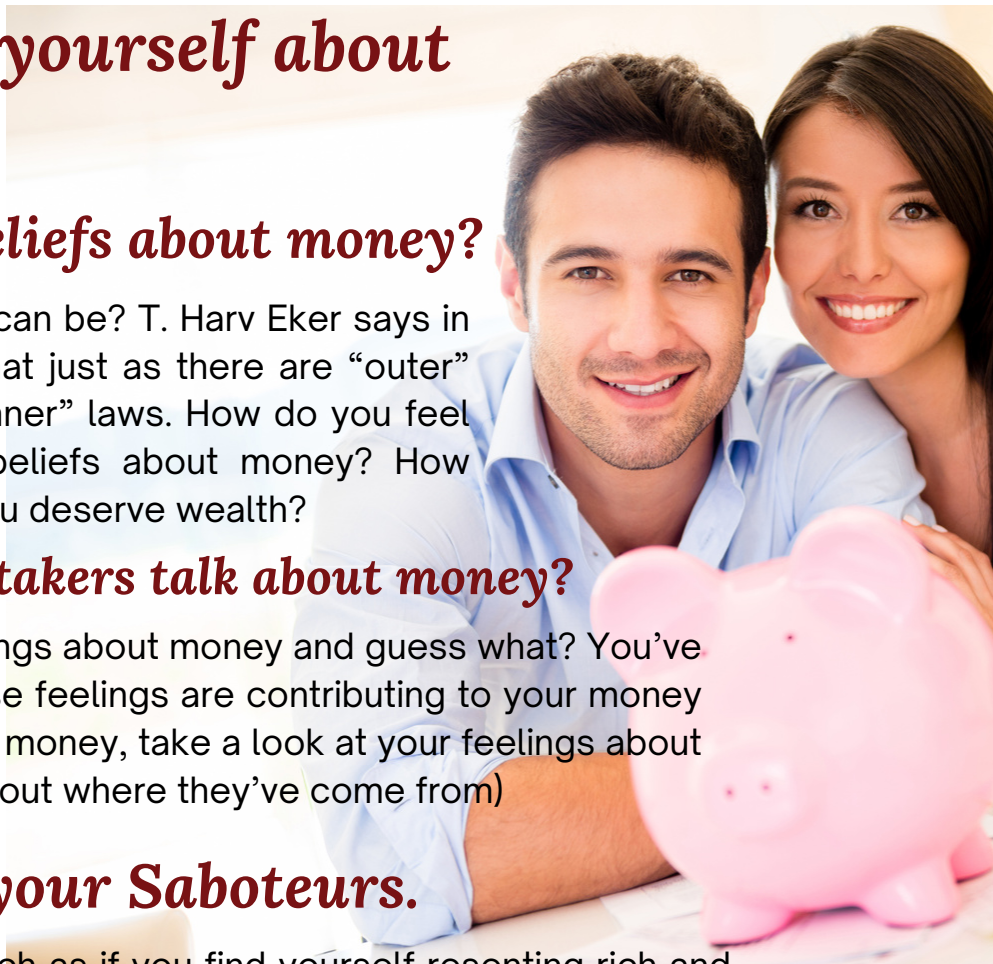
04. Take Notice of how Society views money.

Take notice of how the political climate also influences your views on money. This is important especially if your spouse is from another country, perhaps one in which the focus of the country was a more collective one versus a capitalist focus.

05. Realize that money is different for men & women

In Drs. Pat Love and Steven Stosny’s book, *How to Improve your Marriage without Talking About it*, they supply a very interesting scenario. Picture for a moment that you are homeless. What are the first thoughts that come to your mind? Your fears? Your emotions? Well, get this. If you are a woman reading this book, your initial fears may be of having no food, getting attacked or, Heaven forbid, raped or murdered. You’re probably shuddering at the feelings of potential hunger, cold, and vulnerability. If you are a male reading this report, you may be thinking- “Hey! I’m not scared of being hungry or vulnerable or cold, I’d figure that out!” The scariest of your fears would be utter and complete failure.

The money situation brings out the uttermost base needs and fears for both of you, and each gender’s insecurities tends to exacerbate the others. For instance- a wife nagging a husband to get a job would make him feel even more like a failure.



Become aware of the downward spiral

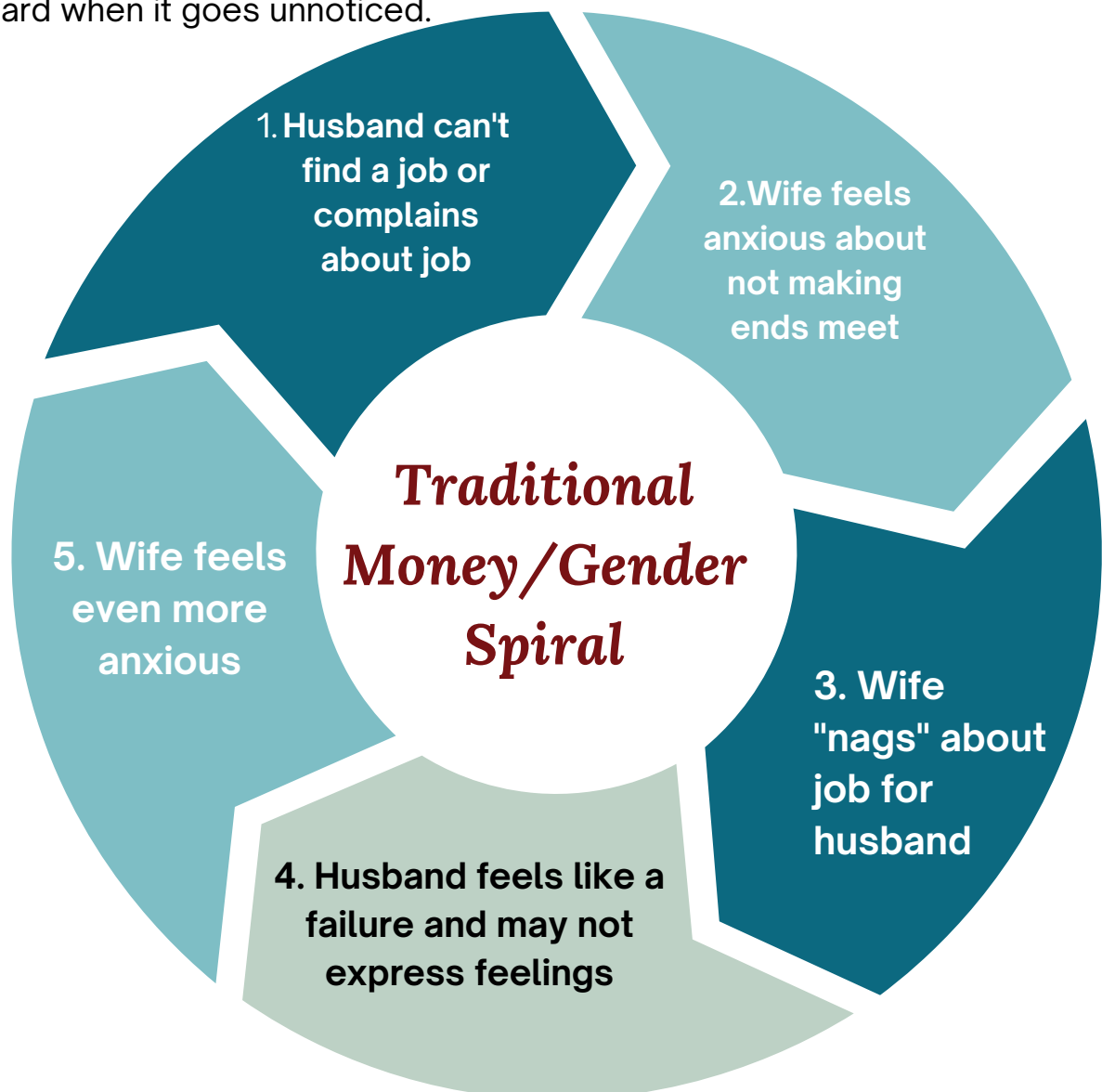
Financial stress cuts both men and women to the quick and is painful at the gut level for both of you.

What needs to happen is that you both realize how scared you are, each of you in different ways, like two sides of the same coin. At the same time it is crucial to learn how to be supportive of each other.

Understand where your partner is coming from by developing compassion for their biggest fear. Step into their shoes for a moment and see how it feels. Even if you don't agree with it, try to feel how it could make sense for your partner to feel the way he/she does.

In traditional gender roles, men are wired to be hunter gatherers. They want to support their family and be successful. So when a male feels miserable at work or doesn't have a job yet, he can feel like a failure.

This triggers a women's need to feel protected. And the spiral continues downward when it goes unnoticed.



Have a connected conversation about Money

Money Dialoguing

Now that you see how each of you come with baggage around money, how can you connect around it and have a calm conversation about money?

Follow these steps in order so that you can safely talk about money without conflict.

1. START WITH AN APPOINTMENT

There's something I want to talk about with you, is now a good time?

2. ASK TO BE MIRRORED

Ask your partner if he/she would mind mirroring back what you say-essentially repeating it word for word without interjecting at all or giving their own point of view. This doesn't mean they agree with you, just that you would like to have a connected conversation around a difficult issue.

3. TALK ABOUT YOUR FEELINGS USING I STATEMENTS

"When you push me to get a job, I feel scared."

4. THE LISTENER REPEATS

So, what you're saying is, When I push you to get a job, You feel...Did I get you? Is there more you want to tell me?

SIT FACE TO FACE

Sitting face to face, knee to knee, is the best way to have a connected conversation.

USE EYE CONTACT

Because this topic is so sensitive, it is important to maintain your connection through eye contact. This connection helps each other know on an unconscious level that you both care and love each other despite this difficult topic and that you can remain in connection nonetheless.

Sentence Stems to Deepen the Conversation

My Core Beliefs About Money

THE MOST IMPORTANT LESSON(S) I LEARNED FROM MY PARENTS ABOUT MONEY
IS/ARE

ONE IMPORTANT VALUE I HOLD AROUND MONEY IS:

SOME OF THE THINGS I DON'T MIND SPENDING MONEY ON ARE

SOME OF THE THINGS I DON'T LIKE SPENDING MONEY ON ARE

ONE FINANCIAL GOAL I HAVE FOR MYSELF IS

SOME OF THE THINGS I WOULD LIKE TO TEACH OUR CHILDREN ABOUT MONEY ARE

Feelings about my job/career

WHAT I LIKE ABOUT MY CURRENT JOB/SITUATION

WHAT I DON'T LIKE ABOUT IT

THE BIGGEST CHALLENGE I AM FACING

AS I THINK ABOUT THIS THE STORY I TELL MYSELF IS

AND WHAT I START TO FEEL IS

**IF THERE WAS ONE THING I COULD CHANGE ABOUT HOW I'M
HANDLING THINGS IT WOULD BE**

**THE WAY YOU COULD SUPPORT ME IN THIS IS _____AND I
REALIZE THIS MAY NOT BE POSSIBLE FOR YOU**

MY IDEAL JOB: DESCRIBE YOUR IDEAL JOB. INCLUDE SUCH THINGS AS:

What you would be doing

Who you would be working with

What the work environment would be like

How many hours you would be working

What the salary/benefits would be

What I would like about being in such a job

The ways such a job might be a challenge for me

What makes it hard for me to pursue this (or what blocks me from achieving such a job)

Steps I could possibly take to move in this direction

Some possible ways you could help me with this if you felt like it

CUTTING COSTS

ONE WAY I WOULD LIKE TO CUT OUR COSTS/CHANGE OUR SPENDING HABITS IS

FINANCIAL GOALS

WHAT I THINK YOU AND I ARE DOING RIGHT AS WE MANAGE OUR FINANCES IS

WHAT CONCERNS ME ABOUT HOW WE ARE MANAGING OUR MONEY IS

ONE FINANCIAL GOAL I HAVE FOR US IS

FINANCIAL GOALS

THE REASON THIS IS IMPORTANT TO ME IS

WHAT WE MIGHT HAVE TO CHANGE IN ORDER TO ACHIEVE THIS GOAL IS

WHAT MIGHT BE HARD FOR US ABOUT THIS IS

IF WE COULD ACCOMPLISH THIS GOAL HOW I IMAGINE I WOULD FEEL WOULD BE _____

AND I REALIZE YOU MAY FEEL DIFFERENTLY ABOUT THIS THAN I DO...

Conclusion

After doing some of the work around money and learning how to have safe conversations with your partner about money, no doubt you'll realize that money and attachment needs - the way you grew up- are very much related.

The more you become aware of those attachment needs and experiences i.e., needing a parent to be more supportive or less controlling, the more you can see a direct parallel to your conflicts around money.

Talking with each other in the Imago dialogue format will help you stay safe and connected which is the goal of our couples work here at

TheMarriageRestorationProject. We are here to help you, contact us if you need support.

Shlomo and Rivka Slatkin

Contact Us

Imago Therapy will give you the opportunity for you and your spouse to share openly and honestly and understand each other. As the session is focused around the healing that takes place between the two of you, you will have the opportunity to talk about some of your most contentious issues around money in a safe environment without the therapist taking sides or providing unsolicited advice.

Speak to a Marriage Counselor at The Marriage Restoration Project



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Book a time to talk

www.themarriagerestorationproject.com