

Ask an Expert // How to Start the Money Conversation

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ASK AN EXPERT:

HOW TO START
THE MONEY
CONVERSATION

Struggling to get that money conversation going with your partner? We've got some tips on how to discuss finances without creating contention.

Talking with a significant other about money-related decisions can be difficult. Financial experts suggest one reason we may struggle to communicate about money is that we are unaware ourselves of the underlying values and beliefs that inadvertently guide financial decisions.

Communicating about value-driven money decisions can often lead to contention or misunderstanding when we do not first attempt to understand each other's money values and attitudes. The way we choose to spend, save, invest and otherwise allocate our money is often a reflection of our knowledge, personal beliefs and values—including how we were raised with regards to money management.

To start the money conversation, try answering the following questions for yourself and ask your significant other to do the same. Once you have your answers, have a conversation and share with the intent to listen and understand each other's perspective.

- What are your first money memories?
- How did your family handle money when you were growing up? How does that affect the way you handle money now?
- What was the first big purchase you made entirely on your own? How old were you?
- How would you choose to spend \$1,000?
- If you could change one thing about your current financial situation, what would it be?

Talking through questions like these may provide valuable insights to help you understand your own money values as well as those of your loved one. Focus on listening to each other and being honest when communicating. Do not hold anything

back, even if you think it may be different from how the other person thinks and feels about money.

Once you have discussed each other's answers, consider setting a goal that will help you achieve a money-related objective. For example, you may decide to save for a major purchase or pay off a debt. Whatever you agree on, do it together and decide what each person will sacrifice in order to accomplish the goal.

Having different money values can be a great strength in a relationship. Take time to discuss and focus on the positive aspects together. You might find you have more in common than you think.

By: Amanda Christensen, Utah State University Extension Associate Professor

Six Tips to Rekindle the Spark in Your Relationship



**SIX TIPS TO
REKINDLE
THE SPARK**

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You don't have to wait for February 14 to roll around to think about how to strengthen your relationship. Check out these six tips for rekindling the spark in your relationship.

1. Find and make time to spend one-on-one with your partner.

Put distractions (i.e. cell phones) aside and enjoy the time and conversation with each other. Go on favorite dates and mix in new activities to explore new interests.

2. Share acts of love and kindness.

Valentine's Day is coming up, but find ways all year long to share acts of love and kindness. Leave notes under pillows or in lunch boxes. Drop by each other's work with a treat. Come home with a fun surprise or take your partner on a quick surprise outing for a drink or ice cream.

3. Think before you speak.

When it comes to arguments and differences of opinions, take a step back and reflect on how important the point of argument is. Is it really worth putting your foot down? Is there room for compromise?

4. Be a good listener.

When discussing matters, be a good listener. Don't interrupt—wait for your turn to speak. When speaking, repeat what you heard to summarize what you understand that you heard. Then use "I" statements by saying "I feel [*what feeling?*] when [*this happens*] because [*why you feel that way*]. Even better

when you can follow up with a request. For example, “**I feel** frustrated **when** you leave for the gym before you help clean the kitchen, **because** I am left to do all the work on my own and it takes the rest of my evening. **Next time can you please** help me quickly right after we are done eating?”

5. Make each other smile.

Capitalize on inside jokes to make special moments of connection. Replay the inside jokes occasionally during conversations, or in texts or emails. This should be sure to make you both smile.

6. Keep traditions alive– or create new ones.

Remember anniversaries and special dates with a date, a gift, or a note. Consider re-creating favorite activities yearly, such as an evening out to a Jazz game or a concert.

Find Out More

Looking for more ways to strengthen your relationship? Plan a date night and attend the [Marriage Celebration](#) on February 3 at Weber State University, or the [Date Your Mate Celebration](#) on February 10 at the Viridian Event Center in West Jordan.

This article was written by Melanie Jewkes, Utah State University Extension associate professor, Salt Lake County