

Overcoming Money Fear in your Relationship

In order to change the way you communicate about money, you must get clear about your fears. Why do discussions about money trigger fear in each of you?

Figure out the answers to these questions first: What does money represent to you? And what does it represent to your spouse?

Here are some possibilities:

- Money may represent security and peace of mind but only if there is money saved and in the bank. Without a good amount in savings you may feel unsafe.
- Money to spend may represent freedom. Only when you have money to spend do you feel free. Without it you feel oppressed and unsafe.
- Money could be the scorecard that proves your value as a person (it shouldn't be, but it often is). Does having money in the bank validate your worth? Or does owning lots of nice things make you feel validated?
- Having too much money could make you feel uncomfortable, greedy or even evil, if you grew up hearing negative things about rich people. You could subconsciously avoid becoming rich.
- You may feel incompetent or inadequate when it comes to managing money, and the whole topic represents failure.

Understanding what money represents to you and your spouse should give you some clarity about why these conversations make you upset.

Then, figure out what you're afraid of when it comes to money.

Money most likely triggers the fear of failure or the fear of loss. Understanding your spouse's fear will help you to see their behavior accurately and create win/win compromises that make both of you feel safer.

Are you afraid of not having what you need in the future?

Are you afraid of not having the freedom to buy what you want with your own money?

Are you afraid of disasters and not being prepared?

Are you afraid of being controlled or losing control?

Remember, when you were single you had total control over all financial decisions. Now that you're married, you have lost some of that control. This could be a large part of the problem because this loss of control could lead to disastrous failure.

Together as a team you must create some rules that will lessen your fears. Make a few rules that calm your own fears, and a few rules that make your spouse feel better. Here are some ideas that might help:

Never fight about money in the moment when your fear is first triggered. Make it your policy to always step back, go through the questions above and get clarity before talking about money with your spouse.

Listen to and validate each other's feelings. Having mutually validating conversations is the key to a good marriage. Honor and respect your spouse's right to see the situation the way they see it. Respectfully ask permission to share your feelings and then do so in a kind, loving way. Use "I" statements more than "you" statements and focus more on future behavior than past behavior. Create compromises that put both your fears to rest.

Set rules and limits you are both comfortable with. Create a budget and honor it. Make rules about how much you will spend per week on small things. Agree that on purchases (over a certain amount) you will talk to each other first. Rules like these make everyone feel safer.

Keep the rules — this is the most important way you can honor your commitment to your spouse. You cannot have love without trust.

Be honest. Never lie to your spouse. It's better to tell them what they won't want to hear than to lie and destroy the trust in your relationship.

Make a plan to get out of debt and start saving. This creates peace of mind and lessens fear in everyone.

Remember, fear is the real problem here. Figuring out what money represents to each of you, and what you are afraid of, will bring clarity about what rules need to happen in your home.

You should also choose a mindset of wisdom and trust. Make wise decisions and then trust that everything will be okay. Trust and optimism make life a lot more enjoyable.

You can do this.