


# Relationship Advice On Financial Infidelity



 By Toni Coleman

While celebrity news cites irreconcilable differences as the final blow for [celebrity divorces](#) such as Brandi Glanville of “Real Housewives of Beverly Hills,” actress Kaley Cuoco, and celebrity chef Giada DeLaurentiis, it doesn’t take long for the matter of money to surface as part of the proceedings. Whether finances are openly discussed as an asset to a healthy relationship and love, or used as fodder when your vows start falling in the red, money is an integral part of any marriage.

## Relationship Advice On Handling Money Issues

If you’re concerned about how you and your partner communicate about money, pay attention to the following relationship advice. Watch for these four warning signs of financial infidelity.

**1. You never sit down and talk specific numbers.** After two people are married, their lives become intertwined. Their home and individual possessions essentially become the property of both. And ideally large purchases, investments, and decisions regarding long-term financial goals are decided jointly. But what if a couple never discusses a budget or decides how they will handle savings and investments? That answer is usually that you’re both too busy, one of you is better with money and handles all the bills without the input of the other, or you each handle your money in your own way. If any of these are true you could be on a slippery slope. Continuing

down this path could lead to important financial decisions being made without the knowledge or consent of the other, which constitutes financial infidelity.

My relationship advice is to address this by sitting down and listing all your income and expenses. Then, decide on a budget that covers joint expenses while also allowing each of you a discretionary pot of money that only you control. Every few months conduct a joint review to assess how your system is working and make adjustments as needed. Handling it this way allows you both some autonomy but not at the expense of your marital financial health and happiness.

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**2. Discussing finances becomes heated and defensive.** What happens if you agree to sit down and talk about your finances and one of you reacts with defensiveness or anger because you feel you're being accused or challenged in some way? When you attempt to talk it through, do the words "yours" and "mine" get used too often? Does it ever feel like money is a taboo subject that you shouldn't really be discussing at all because it often leads to hurt feelings or conflict? If any of these sound familiar, you're at risk of ending up with no financial plan, which often leads to impulsive, short-sighted, and costly choices. When this happens, partners can begin to focus on protecting their share of the assets, which increases secrecy and contributes to a further breakdown of cooperation and an increasing loss of intimacy. The way to address this issue is to decide together that continuing to avoid the problem is not an option. Then you may need to seek out resources to help if you continue to be unsuccessful in your attempts to resolve it on your own. Try talking with an experienced counselor or a financial planner.

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**3. Large purchases are hidden.** When there is a breakdown in cooperation and a loss of intimacy, secrecy flourishes. These conditions create an environment in which partners can begin to act autonomously and in their own interest, hiding large purchases as they tell themselves they have no other option. Over time, one partner can run up huge amounts of credit card and other debt, liens are placed against the home due to unpaid taxes, and properties go into foreclosure—all happening without the knowledge or consent of the other partner. Yes, these are all examples of worse case scenarios, but they happen with alarming frequency. The solution is open, honest communication—again seeking out competent, experienced professionals when needed.

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**4. You discover a secret bank account or PO box.** When one partner is being secretive, the other one usually senses something is up and begins to pay closer attention. This is often when the discovery of a secret bank account or PO box is discovered. Sometimes the partner happens upon the information as they're attempting to get a better handle on the couple's bills and complete paperwork. Either way, it not only spells serious trouble, but it also says that the problem has been going on for some time and has most likely reached a serious stage. It is at this stage that large secret purchases, huge debt or liens and potential foreclosures come to light.

When you hear about money being the number one reason for divorce, this is why. Because so much damage has been allowed to occur, the solution will be more complicated and costly in terms of money, time, and marital goodwill. Immediate crisis intervention is needed, which consists of professionals who can help the couple triage their debt, cut their expenses, come up with a payment plan—and continue in their home and adjusted lifestyle if possible. When a couple finds themselves here, they must act quickly and work towards a new normal. Otherwise the financial consequences can be dire and the

marriage un-salvageable.

You have worked hard to build your financial security. Don't allow it to collapse by falling victim to poor financial decisions by someone you love and trust. By watching for signs of financial infidelity, you can be sure your wallet is protected as well as your heart.

*Toni Coleman is a licensed psychotherapist, certified relationship coach and internationally recognized dating and relationship expert and founder of consum-mate relationship coaching. She is frequently quoted in many local and national publications and top ranked dating and relationship websites and has been a guest on a number of radio and TV programs seeking to provide their listeners with her cutting edge expertise. She is a regular contributor to Hope After Divorce and HealthyLiving.care.*

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