

# Relationship Advice: 3 Ways Bad Credit Can Ruin Your Love Life



By [Dr. Amy Osmond Cook](#)

Congratulations on your new relationship! It's an exciting time to join two lives together to build a bright future. You brought the pets and furniture while your partner brought along a big screen television—and bad credit history. Is this union doomed from the start? Not always. But the road to repair can be rocky. A bad credit history can be fixed, but it takes time, patience, honesty, and a lot of self-discipline to change the habits that got you in this financial situation in the first place. If you want to avoid [relationship problems](#) and change your spending habits, here are three ways bad

credit can impact your love life. With the following [relationship advice](#) and [dating tips](#), you can prevent heart ache and an empty wallet.

## Relationship advice that history is wrecking your love life with the following relationship advice.

**1. Deception invades your relationship.** It's one thing to hide the department store shopping bags from your loved one or screen calls from creditors, but when your spending habits cause you to lie about how you are handling your financial responsibilities, it's time to make some changes—fast! “The best healthy financial habit you can make is to develop and maintain a good credit history,” Anthony Bell, a financial expert and blogger from [rescu.com.au](#) says. “The best way to do this is to spend less than you earn and budget your expenses so that you know what you can afford, what you need to repay, and by when.” It's solid and simple advice.

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**2. Bad credit makes it hard to move forward with goals.** It's hard to move forward with your goals when you face financial barriers. Think about the natural progression of a relationship; Those plans often include buying a home, a car, or other big-ticket conveniences. But when you bring a bad credit history into the relationship, those goals will either not be possible, or you will face high-interest rates in the purchase. Keep in mind, moving forward with goals isn't impossible, but it will take discipline and determination to achieve them.

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**3. Bad credit destroys your self-confidence.** Nobody enjoys rejection. Hearing “no” can ruin the mood of the most optimistic of people. Just imagine being denied day after day. In that case, even the most basic consumer decisions become an issue when you are denied a cell phone, a gas card, a new bank account, or even an apartment. Such negativity can take its toll on your self-worth and your relationship. “Partners should treat this as another relationship goal to solve together rather than letting it drive them apart,” Elle Kaplan, [relationship expert](#) and financial advisor says. “Both partners’ debts and credit scores are now tied together for the long run.” In other words, this requires a new attitude concerning money.

The good news is that you can repair your poor credit. Start by requesting a credit report, looking for possible errors, learning your credit score, and discussing financial strategies with an expert, such as [Lexington Law](#) or [CreditRepair.com](#). As you move from this moment on—make sure you are moving toward a life of happiness and financial health.

*For more information about and articles by our relationship expert Dr. Amy Osmond Cook, click [here](#).*