

How to Avoid Arguing Over Money



By Jennifer Harrington

Unquestionably, two things that can be difficult to navigate in life are relationships and finances. And, if you're involved in a serious romantic relationship, at some point, you are going to tackle the topic of finances and how they will be handled in your joint life with your sweetie. Here are some tips to avoid the conflicts about money that can frequently plague romances:

1. Always communicate.

Clear and timely communication is crucial. Make sure you convey all wealth-related issues and concerns with your

significant other, and have regular, honest talks about your money, expenses, and financial priorities for the short and long-term. Last year, it was revealed that Alicia Keys husband, hip-hop producer Swizz Beatz, owed the government more than \$2.7 million in unpaid taxes. It's likely this financial misstep caused discord in the duo's romance, as it was exposed that the couple had to make several important asset-related decisions in light of the money that was owed to the government.

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2. Make a budget.

Take the time to talk through your cash flow and upcoming expenditures with your partner. While communication is an essential first step of establishing a healthy financial relationship together, it also helps to [create a financial plan by using a monthly budget template](#) and, most importantly, stick to it. That way you are both clear on the plan of how you will handle money as a team, and can hold each other accountable with a budget. Even Will Smith recognizes the importance of budgeting and spending responsibly. The Men in Black superstar, and longtime husband of fellow star Jada Pinkett Smith, once said, "Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like."

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3. Try to see your love's perspective.

Each person has a unique approach to managing money. No doubt, your significant other will do things with his or her money that will anger you. Try to keep your frustration under control and hear your partner out about why they made a particular spending choice. Taking the time to listen and empathize can go a long way in diffusing a fight. Viewing a

situation from your partner's perspective also provides you with a valuable opportunity to see things from their eyes and through the lens of what they value.

When money matters bring strife into your romance, remember this famous Judy Garland quote. *The Wizard of Oz* star was quoted as saying, "I can live without money, but I cannot live without love." Being financially healthy is important, but don't lose sight of the fact that money can't buy (or keep) love.

What are some other ways to avoid arguing over money? Share your thoughts below.