

## A Saver Married to a Spender: Teaching Couples How to Find Common Ground in Marriage and Relationship Education

Money is one of the top five issues that cause conflict in couple relationships. The other four are child rearing, time, in-laws, and sexual relations. As a marriage/relationship education (MRE) professional, you are not responsible for helping couples resolve any of these problems. But you can equip couples with the skills to manage tough topics, like money. This Tip Sheet will give you activities on how to build skills and shared understanding between a [spender and a saver](#).

Money has been called the root of all evil. Whether couples are low-income and feel like they do not have enough money for bills, expenses, needs and wants, or if they are wealthy but still feel like they do not have enough money for bills, expenses, needs and wants, money can cause immense conflict for couples. As a couple makes a life together, each may notice differences in how the other handles money. What used to be an acceptable way of handling finances as a single person may not work as a spouse. It may, in fact, be problematic, or it may be an opportunity to create common ground.

The early years of marriage can be a challenging time—a time when couples are making many changes and adjustments in their lifestyles. In addition, spouses come to marriage with different family backgrounds, beliefs, and values. Unfortunately, they may also come with significant debt loads. When these backgrounds collide, couples find themselves faced with the task of discussing and attempting to resolve many difficult



issues. Research indicates that as a result of these difficulties, marriages are most susceptible to marital difficulties and divorce during the early years. This is evidenced by the fact that 20 percent of first marriages are expected to end within the first five years (National Center for Health Statistics 2001).

Money can be a problem for individuals who have not mastered managing their expenses in relation to their income. Money management is a skill that has to be learned as an individual or as a couple. Couples must merge their individual skills in order to be successful, keeping in mind the idea that they are on the same team with the same goals of doing well financially.

### Teaching couples to handle financial conflicts effectively

Do not judge whether it is better to be a spender or a saver. Both have value and bring something important to the relationship. The goal is to help each partner understand him or herself first

and then to find common ground as a couple. MRE practitioners can encourage couples to use the communication and conflict management skills they have learned to handle financial issues.

The following activities can be taught in your MRE workshop.

### **Activity 1: Have couples determine if they are a saver or a spender.**

Have your couples answer the questions below and identify what money personality they are (saver or spender).

<b>Question</b>	<b>Saver</b>	<b>Spender</b>
<b>Is the present more important to you than the future?</b> People are often focused on “the now” rather than the past or the future. However, those who live too exclusively in the present have a hard time seeing the value of saving. After all, the act of saving money is literally trading off benefits today for benefits tomorrow.	<b>Future</b>	<b>Present</b>
<b>What’s more satisfying to you: instant or deferred gratification?</b> Help couples determine what is more important: the ability to do what you want when you want, or the satisfaction of setting and achieving goals. The more one values long-term achievements, the more inclined he or she is to save money.	<b>Deferred</b>	<b>Instant</b>
<b>Are you susceptible to peer pressure?</b> “Keeping up with the Joneses” has a great deal to do with the spending habits of Americans. If one spouse places a high value on having the latest and greatest gadget, car, etc., he or she may spend more than the couple can afford.	<b>Not Susceptible</b>	<b>Susceptible</b>
<b>Do you think of debt as a natural financial condition?</b> Most people have to take on debt at some time, and there’s nothing wrong with that. However, some people live with it as a permanent condition, whereas others start thinking about how to pay off debt as soon as they incur it. The less comfortable you are with debt, the more inclined you are to save.	<b>Less comfortable</b>	<b>More comfortable</b>

Once they answer the questions, have them write three positive things about what being a saver or a spender brings to their marriage.

### **Activity 2: Think about the role of families in how we manage money.**

Do you communicate with your family about finances? Couples who do not communicate financial goals to each other or the kids are more likely to get into conflicts over spending priorities.

### Introduce your couples to Mark and Felicia:

Mark thinks of himself as a saver who likes to spend. His car is paid for and nearly 10 years old. He could have bought a new car but saved his money for other things he wanted to buy. He knows how to shop and get a good deal. Felicia sees herself as a spender who will always be prepared for a rainy day. She likes nice things but has not shopped retail in years. She shops at consignment stores and saves her money for the emergency that is sure to come. Mark and Felicia grew up poor. There was enough money for needs but little money for wants. Mark vowed to always have enough money to buy things he wanted. Felicia vowed to always have money saved for the unexpected needs in life. They met in college and fell in love.

Although both Mark and Felicia were raised in families that did not have a lot of money, their background had a different influence on their money habits as adults. Lead your couples in a discussion about how the way in which we grow up influences whether we are a spender or a saver. Encourage couples to talk to their parents, older married relatives or older married adults in their life and ask them to describe what money has meant (and means) in their marriage. Have couples ask for three tips for success in managing their money and have them bring these back to the group. Discuss what was found and how the tips could work in their marriage.

### Activity 3: Manage money as a team.

Although financial conflict can feel like “my way” versus “your way,” encourage couples to be on the same team, not opposing teams. Each partner must be able and willing to change; one partner cannot change the other. Couples need to acknowledge that savers and spenders bring unique attributes to the marriage. Neither partner is “right” or “better” than the other. Identify the positives each spouse brings to the marriage. Empower each spouse to feel responsible for financial management success. Each solution is unique to the couple.

A team has to have a goal. Similarly, financial goals are necessary for couples and families. If you do not know where you are going, you will not know when you get there. Next have them write three financial goals and how being a spender or a saver can help them get there. Everyone brings something different to the table. Celebrate those differences instead of identifying them as problems.

### Conclusion

Money, just like child-rearing, time, in-laws, and sexual relations, can be an issue in any relationship, rich or poor. Remember, problems do not cause couples to get a divorce; it is the couple's inability to manage the conflict caused by problems. Use the above exercises to help couples understand why each partner behaves and believes the way he or she does about money. Remind them to use the communication skills they have learned in class. The success of the marriage is the most important goal.

***The National Healthy Marriage Resource Center would like to thank Nisa Muhammad, for her contribution to this Tip Sheet. Nisa is the founder of Wedded Bliss Foundation,***

*a community-based organization that helps teens, singles and couples create healthy relationships and healthy marriages. This is a product of the NHMRC, led by co-directors Mary Myrick, APR and Jeanette Hercik, PhD, and project manager Rich Batten, ThM, MEd, CFLE.*

## **Resource List**

**Institute for American Values**

[www.americanvalues.org](http://www.americanvalues.org)

**Connecting Thrift and Marriage**

**Get Rich Slowly: Seven Tips for Money and Marriage** [www.getrichslowly.com](http://www.getrichslowly.com)

**Are You a Spender or a Saver at Heart**

[www.fivecentnickel.com](http://www.fivecentnickel.com)

**Newlywed Debt: The Anti Dowry**

[www.ncsu.edu/publications](http://www.ncsu.edu/publications)