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Love, Marriage and Money

By Johnette Duff

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The f-word. Finances. Combining love and money may be the biggest stumbling block on the path of true love, creating more rifts in relationships than in-laws, drug and alcohol addiction, or infidelity.

Financial power struggles challenge even the most solid partnership. Unfortunately, money too often equates to control in a relationship. The delicate balance of power between you is dependent on the successful combination of love and money.

In the majority of relationships today, both members contribute financial resources. Despite the strides women have made toward financial equality on the job, though, men still have greater earning power. In general, with more disposable income, men invest more money and take greater risks than women. Women as a whole are more conservative in their investments because it takes them longer to earn the money. Money attitudes are also influenced by age, family upbringing, religion, and each person's own unique financial trials and errors.

Everyone has opened a bank account, paid the rent or mortgage, kept the telephone and electricity turned on. When you make the decision to share your life with someone, though, such mundane issues suddenly become complicated.

Do you keep separate bank accounts or do you put all the money in one account? How do you split monthly expenses? Do you each pay a portion or do you pay bills out of a joint account? Should you be able to sign on your partner's bank account? Did one of you bring assets to the relationship that the other uses, such as a car or a home, for which expenses should be shared?

Financial advice for couples over fifty varies significantly depending on age, economic status and dependents. Every situation is different, but the following is general advice for everyone.

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Many modern couples keep their finances separate, while others opt to pool all their funds. Making the decision on the day-to-day handling of what was formerly "his" and "her" money can be a tough one.

There are benefits to keeping separate property funds separate and maintaining certain assets in one name only, which we'll explain in more detail in the next chapter. Keeping other monies separate may create logistical problems, though, along with a diminished sense of common goals for the future. Combining your funds also gives a couple greater borrowing and investment power.

Determining a financial plan that works might take months; many couples struggle for years before reaching a balance. Defining and discussing your money styles is the first step, setting goals is the second.

Review your financial picture. Are you both satisfied with your knowledge and control of "your" money and "our" money? Are you both knowledgeable about banking, insurance, investments, credit cards?

The routine business of a new life together should include the following:

Reevaluation of life, health, auto and other insurance coverage

A change of beneficiary on insurance policies and company pension plans

Notification to social security of your marriage to ensure eligibility for your spouse's benefits and change of W-4 withholding

An assessment of the impact of remarriage on alimony or pension/retirement benefits from a prior marriage

A consultation with an accountant to learn the impact your marital status will have on your federal or state income tax obligations

In a remarriage, be aware that the income of a new spouse may impact eligibility for financial aid of college-age children from a prior marriage.

You may need to consult your banker, your employer, your insurance agent, your accountant, your attorney or other professionals to accomplish these tasks.

Your goal in tying the fiscal knot is to protect your spousal rights and save money. Begin your research before the wedding and make sure you follow through.

should be your first stop –

it's an easy and inexpensive way to stay informed.

Johnette Duff is the author of *The Spousal Equivalent Handbook: a legal and financial guide to living together*, *The Marriage Handbook: a legal and financial guide to your spousal rights*, and *Love After*

50: the complete legal and financial guide. Nationally, she has appeared on Today, Good Morning America, CBS This Morning and in The Wall Street Journal, Self, Smart Money, New Woman and Modern Maturity promoting information on love and the law. Ms. Duff has recently opened a web site titled, love and the law.

"Does Living In A Loveless Marriage Necessarily Mean That You Should Get A Divorce?"

By Karl Augustine

Being in a loveless marriage is a frustrating predicament, but it may not necessarily mean that a divorce is eminent. Solving the quandary of a loveless marriage requires self-reflection to assess the situation, courage to try to create a team effort for the best decision with your spouse, and gumption to face the reality that a divorce may be the best solution for the loveless marriage.

But, before you jump right to the easy way out and decide on divorce, you should go through the process of making sure that you have logically thought through long-term implications of ending the loveless marriage.

Being in a loveless marriage and deciding whether to get a divorce based on this one fact alone is a misuse of an opportunity. It's not like deciding whether to stay married due to an extramarital affair or other marriage problems like abuse or living in a sexless marriage, choosing the right divorce decision when it comes to a loveless marriage is a totally different situation.

The opportunity is great to grow personally that is present when you're deciding about divorce because of being in a loveless marriage. Let's take a look at some of the items that are relevant to this situation regarding a loveless marriage and how you can approach this time in your life from a mature standpoint and come to the right choice while growing at the same time.

Loveless marriage item 1: Define love as you see it and assess whether or not your spouse agrees somewhat with you, at least in a complementary fashion.

For a loveless marriage to be assessed properly, making sure your idea or definition of love is "clear" is a solid way to make sure that you know what you've lost. And, if your spouse's idea of what love is differs from yours so much that you both can't somewhat reap the benefits of love, you may need counseling to get to the root issue of your loveless marriage.

Loveless marriage item 2: Make sure that you are in fact out of love before you go further with steps to divorce or try to work it out.

Ask yourself, "Am I really out of love or am I giving up?". Keeping love alive can take work and strong communication with yourself and spouse. List the reasons why you think you're out of love and decide if those reasons prohibit a rekindling of love, assuming you were actually in love at some point. Being in a loveless marriage doesn't necessarily mean that it has to stay that way!

Loveless marriage item 3: Decide if you were ever really in love as you define love.

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Your loveless marriage could have always been loveless, you may have just been too distracted to notice. You may have received other benefits from being with your spouse in the past that you aren't getting now and that could be why you're frustrated and living in a loveless marriage.

Of course, if you were in fact in love with your spouse at one time in the past, you both might not have done what needs to be done to keep love alive. Before you do anything about your loveless marriage, make sure you understand how your idea of love may have changed over time, and really contemplate if you were really ever in love.

Loveless marriage item 4: Assessing whether or not you need to be in love to stay married and if so, can your love be re-kindled?

This item regarding a loveless marriage is a crucial point in your decision making process. Some people stay married even when they are in a loveless marriage because the benefits they get from being married psychologically outweigh the need for love. These benefits could be many things and could stem from lack of self confidence, money, fear of loneliness, etc.

If you're a person who needs love to stay married, make sure that you really think about how rejuvenate the love in your loveless marriage before you decide on divorce. If you're struggling regarding a decision about your loveless marriage, it means that it is worth fighting for.

If you really do soul searching and talk with your spouse openly about the lack of zest in your marriage in the hopes of making it better, you may find that your spouse feels the same way that you do!

Being a loveless marriage can be a drain on your day to day energy if you need love to stay happily married. If your marriage is worth it to you, be mature about the situation and do all you can to rekindle the love before you do anything else. If you do, you'll grow personally as will your spouse regardless whether or not you get a divorce.

Author of "A Practical Guide To Deciding Whether Or Not To Get A Divorce", the eBook recommended by counselors to their clients.

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