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Marriage And Money

By Dr. Dorree Lynn

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Studies show that money issues are the highest cause of marital conflict and cause for divorce. Conflicts over money and money management outweigh conflicts over sex (including affairs) and differences over raising children as the greatest trouble area in a marriage. Partners enter a marriage with an intensely personal history of how they have handled money that has usually been learned from their families of origin. When the two people who are part of a couple have different expectations, thundering fights and lightening clashes can occur.

I have worked with many couples who seem more relaxed talking about the variety of sexual positions they have or have not experimented with than how much money one or both of them earns. Bill and Nadine are typical of a couple who love each other dearly, but whose marriage almost ended because of their different attitudes towards finances.

Bill grew up as the only child of a hard working father and homemaker mother. At an early age, he began working in his father's butcher shop. His father had a strong work ethic and taught Bill never to take a day off, even if he was ill. Vacations were infrequent and had were considered a reward for a job well done. And, of course, a penny saved was considered a future dollar earned.

Nadine's parents had about the same amount of money as Bill's, but Nadine was taught that money was to be used for giving and spending and that "tomorrow would take care of itself." She was generous to a fault and considered issues such as credit card debt just one of life's small hurdles to be handled when the time came. Although not a spendthrift, she was relaxed and casual around money matters. She liked to play and although she too could be a hard worker, she had been taught that the way one rejuvenated her self was to take as many vacations as she could.

They fell in love, married and within three months they were in my office screaming "divorce." Bill felt as if Nadine was totally irresponsible, behaved like a child and that her spending habits would put them in the poor house. Nadine felt as if "her wings were clipped," and as if Bill was looking over her shoulder every second. She described her feelings as being unable to breathe and as if she was going to emotionally die.

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Bill and Nadine originally had been attracted to each other by the very differences that they now found impossible to live with. In fact, they were like opposite pairs of bookends. If you put them together, the two halves made a whole. I am sure some sensible part of each of them understood that alone they were unbalanced and together they could make a good team. That is, if they didn't kill each other first.

Therapy helped them to understand their different histories and expectations and over time, each one slowly moved slightly towards the center. Their disastrous fights lessened and they could begin to remember why they fell in love in the first place. It took courage for each of them to learn how to listen to the other and to give up pieces of their own dearly cherished beliefs. By the time they left therapy, money was rarely an issue between them.

But, I wonder what would have happened to this marriage if they hadn't received help? I doubt that it would have lasted and it would have gone the way of so many marriages where each partner finds the other's attitude and ways of managing money totally incomprehensible.

Money is both a metaphor and a reality. Talking openly and communicating about money becomes another way for you and your spouse to get to know each other. Attitudes towards money range from the penurious to the extravagant. There is no reason to run to the divorce court just because you and your spouse have different ways of managing your finances.

Attitudes and relationships towards finances are unique to you and reveal a good deal about who you are and how you operate. Dollars and cents are the interface or unit of exchange between you and society and learning where you stand along the continuum, from prudent to expansive, can help you learn more about how you negotiate through life. The more you understand about yourself and your spouse when money matters, the better chance you have of working out a successful marriage. Try it.

Life is too hard to do alone,

Dr. D.

Dorree Lynn, PH.D.

Dr. Dorree Lynn is co-founder of the Institute for the Advanced Study of Psychotherapy and a practicing clinician in New York and Washington, DC. Dr. Lynn served on the executive board of the American Academy of Psychotherapists and she is on the editorial board of their publication, Voices. She is also a regular columnist for the Washington, DC newspaper, The Georgetown. Dr. Lynn is a noted speaker and well known on the lecture circuit.

The Basics Of Marriage Counseling

By Stephen Kreutzer

Almost half of all marriages end in divorce. That is why there is an increase in couples seeking marriage counseling. Nobody wants to think that the marriage they are in will end. Marriage counseling

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offers a way for couples to work through problems with an outside influence. Marriage counseling can help couples to rebuild a marriage that was on the way to divorce.

Marriage counseling is a type of therapy that helps married couples resolve problems they may be having in their marriage. Most often counseling is conducted with both partners present. However, sometimes there will be individual sessions depending on the couple's needs. The basis for marriage counseling is research that has shown problems in a marriage are best solved through communication and working together. Marriage counseling usually lasts a short period of time, until the problems are resolved and the marriage is back on track and the couple can handle problems on their own. In a session the counselor will ask questions, listen and analyze problems. The counseling usually starts with an analysis of the marriage and its problems. Then the problems are worked through to an amicable conclusion.

Marriage counselors are trained in psychotherapy. They also have an understanding about families, how to understand client's needs and problems. They also have training that allows them to help clients work through the problems to reach conclusions. All of this training lets them be able to identify underlying problems. A good marriage counselor will not make a client feel guilty or blame. They will teach clients to work through problems and get over bad feelings.

Marriage counseling can help couples open the lines of communication. Communication has been shown to be the key to a healthy and happy relationship. Couples with problems seek marriage counseling to get a better understanding of what has gone wrong in their marriage, so they can once again have a strong marriage.

Stephen Kreutzer is a freelance publisher based in Cupertino, California. He publishes articles and reports in various ezines and provides information on marriage counseling at CyberTopics!



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