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Money Is A Family Affair

By Terry J. Rigg

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If you are single and don't have kids this tip won't mean much to you. For the rest of us that have others to consider when making money decisions it just may make things a little easier.

I guess the best knock-down, drag-out fights my wife and I ever had was about money. No, it never came to blows because she's meaner than I am. Believe me you can have a lot of fights in almost 39 years.

At some point we realized that it wasn't accomplishing anything. We still didn't have any money but we never earned a nickel fighting about it.

To get a handle on your finances it is going to take a team effort. The whole family has to be working in the same direction.

My suggestion would be to sit down and talk your money situation over with your spouse and the kids. It's important for everybody in the family to know what is going on.

You may be surprised at what the kids will come up with.

When I bought my first house I made a miscalculation on how much I would need to come up with for the down payment. When I realized it we had maxed out our credit cards and wasn't sure where we would get the rest of the money.

My wife and I discussed this with the kids and they offered to baby-sit and mow lawns. They came up with enough to cover the down payment. I'll never forget how proud that made them feel and how proud we were of them.

All too often one person in the family is strapped

with making the money decisions. This is a great idea and the best way to keep things organized but they shouldn't take all the blame when something doesn't work out.

A family solves difficult problems everyday. Money is just one of them.

Terry Rigg is the author of Living Within Your Means – The Easy Way <http://www.homemoneyhelp.com/ebookadpage.html> and editor of The FREE Budget Stretcher Newsletter and Budget Stretcher web site <http://www.homemoneyhelp.com>. He has 25 years of experience counseling individuals and families concerning their personal finances.

Extramarital Affair: Should You Get A Divorce Just Because One Of You Had An Extramarital Affair?

By Karl Augustine

Having to deal with an extramarital affair can be a life-changing event, regardless of whether you stay married or not. Inescapable feelings can come over both people that will never be forgotten by either of them. The person who actually had the extramarital affair can have feelings of guilt, loneliness, confusion and misdirection along with many other feelings. The 'partner' who did not have the extramarital affair can have these feelings as well, but the lack of confidence that can come as a result of the other person having an extramarital affair can be one of the toughest parts to deal with.

The feelings that come as a result of one or both parties having an extramarital affair are natural but can also be extensions of something much deeper. Of course, if someone has an extramarital affair, both people in that marriage will have feelings that will be "surface level" only at first. Arguments can occur, denial may set in, and/or tempers can flare due to the extramarital affair. While these things are

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only natural and to be expected, if your going to actually survive an extramarital affair, you must look at the deeper issues and get down to the real cause of the affair and what to do about it.

People in marriages don't often look at having extramarital affairs lightly, and they realize most times what affects their actions will have on their marriage. If someone has an extramarital affair and doesn't think that it will have an affect on their marriage, surely they are either in denial or their definition of marriage leans strongly towards the "open" side. For the rest of the married crowd who don't subscribe to an "open" marriage and who have to deal with an extramarital affair, things can get a bit more complex.

Complexity can be interesting no doubt, but it can also add to the confusion of someone having an extramarital affair, especially if the couple or one party in that couple wants to look deeper at the situation and figure out two very important things:

1. Why did the extramarital affair happen?
2. Does the fact that there was an extramarital affair in the marriage really warrant getting a divorce when both people agree upon the reason that the extramarital affair happened in the first place?

If the couple really wants to save their marriage in spite of the extramarital affair, then finding out why the extramarital affair happened and agreeing on that reason is the first step in the healing process. If you are currently trying to save your marriage and one of you had an extramarital affair, try to limit your pain that you feel and talk things out with your spouse so you can clearly define and agree upon exactly why the extramarital affair took place. If you cannot do this, chances are you will never get over the extramarital affair and your marriage most likely won't survive...or at least you won't have a healthy marriage after the extramarital affair.

After you have defined and agreed upon the reason that the extramarital affair took place, you must

decide whether that reasons (or reasons) warrant actually going through a painful divorce. At this point you have 2 choices...either decide in your own or decide with your spouse. The latter is optimal for a variety of reasons but the main reason is that you may actually save your marriage if you decide together. Deciding together whether the real reason an extramarital affair took place indicates that you're both really reaching out for something, something you most likely didn't have prior to the extramarital affair...togetherness.

So, should you get a divorce just because one of you had an extramarital affair?

No, not necessarily. Depending on how collaborative you can be with your spouse, how 'detective-like' you can act, and how much soul searching you can do, you may just become stronger together because of an extramarital affair. It may sound odd, but that's the truth. Of course, it is entirely possible (and probable) that if you both don't define and agree on why the extramarital affair took place and work to address that reason or reasons, your marriage won't ever be healthy again and you'll never be able to healthily survive the extramarital affair.

Karl Augustine Author, "A Practical Guide To Deciding Whether Or Not To Get A Divorce". *A resource recommended by marriage counselors to their clients.

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