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**Rescue Remedy For Financial Problems In A Marriage**

**By Terry Ross**

With personal / family debt levels continually rising the pressure on marriages in continually increasing with nearly half of married couples arguing over financial issues, which makes financial problems in a marriage one of the main common marriage problems.

As the saying goes 'money is what makes the world go round' and not being able to spend money on the things you want to spend it on significantly increases the levels of stress in a relationship.

It is particularly hard when couples:

- first get together after having it easy living at home,
- have only had to think about number one in the past,
- have a new baby to consider,
- have been used to good incomes and are then hit by hard times or
- have just let their finances get out of control.

Having enough money to spend is important and it is so easy for spending to get out of control. I know so many people who just spend and spend, leave nothing for a rainy day and get deeper and deeper into debt. They often look at me and wonder why I don't have any financial issues, well that one's easy, I have never spent more than what I have earned and never spend all the money I have. I always keep a little back and it avoids all the stress when that unexpected bill comes in!

When money is short stress levels rise and with increased stress levels comes the constant bickering, the blame culture and other relationship issues start to arise. Financial problems in a marriage just compound marital problems and small things that were never previously an issue start to come to a head.

When husband and wife do not have the same opinions as far as the family finances are concerned, financial problems in a marriage become a far greater issue. Partners need to understand that personal finances need to be managed, expenditure planned and bills met even in harder times. They need to learn to focus on the real issue at hand, which is money, and not start picking at other aspects of the marriage which wouldn't have previously been a problem.

## Rescue Remedy For Financial Problems In A Marriage

I'm not saying it's easy, trying to get your spouse to curb their spending habits is difficult especially when you can't see light at the end of the tunnel but, if you don't take control of your finances the problem will just escalate and escalate until it is totally out of control.

You have to stop living beyond your means, take control of your finances now and make sure you understand what cash is coming in and what is going out. Write it down, see it in black and white and then eliminate as much of the unnecessary expenditure as you can possibly cope with.

Consolidate any loans you may have but look at the small print, don't go to companies that are going to rip you off, make sure you shop around. Choosing the wrong loan can be extremely costly and mean more time paying it off. Every penny spent on interest is money that could have been yours to do with as you please!

Set your budget so you can cover repayments plus a bit more (contingency), find ways to cut back and

stick to it. If you can cope with paying the loan back quicker then do it. It may be hard in the short term but in the longer term it delivers exceptional rewards. Remember, higher repayments means less interest and more money in your pocket at the end of time!

Oh! and if you want to resolve financial problems in a marriage don't forget one golden rule that will sort your finances out that much quicker – limit credit cards, if you have to have one then limit it to the one and always, and I mean always clear the balance at the end of the month.

Don't leave debt on your credit card unless of course its 0% finance - remember 0% means money in your pocket. Again don't get caught out by the small print and end up paying interest on everything you buy thereafter - transfer your balance onto a new card, make use of the 0% finance but don't buy anything else using that card.

If you can't stick to the rules and only spend what you can easily clear at the end of each month rip up every card you have. Don't increase the amount you owe!!

If you want to save your marriage resolve those financial problems before they take over your life.

If you want more advice on how to resolve Financial Problems in a Marriage please visit my web sites;  
Save your Marriage

<http://www.saveyourmarriage.marriagehealth.com>

, Common Marriage Problems

<http://www.commonmarriageproblems.marriagehealth.com>

**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 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 couples 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 went 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!

<http://www.cybertopics.com>



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