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Why Let Financial Problems Ruin Your Marriage

By Terry Ross

Is money so hard to understand? Financial problems in a marriage are definitely a true relationship killer and one of the most common marriage problems that unnecessarily result in divorce.

Money matters are quite simple when you think about it. You can either afford something or you can't and, if you can't you have two choices, either stop spending money elsewhere or earn more money.

I'm looking for a new car at the moment which has really got me thinking about the number of people who fund such purchases on finance then struggle to make the repayments. Now I can understand the need for a car and that people aren't always in the position to buy such an expensive item out right, but what does amaze me is the type of vehicles that people buy on finance.

One of my best friends always buys cars on credit and not any old car, cars such as range rovers, mercedes and jaguars, and yet struggles to make monthly mortgage repayments let alone fund the financing on the car. As a family they look at us and envy the fact that we don't have to worry when an unexpected bill comes in or if we want something we can just go out and buy it without any concern. That's because we follow the main golden rule for avoiding financial problems in a marriage, we never spend what we haven't got and we don't waste money on unnecessary interest repayments.

It's quite a simple concept really, if we want something that isn't critical we wait for it, we only buy what we can afford. If we needed to take out finance for a car we would buy something that would do the job but not a luxury vehicle. Have you ever seen how many luxury cars are repossessed and go through the auctions? What a waste, just look at what is lost in the initial deposit and interest and then the cars lost and sold for peanuts to more the financially astute.

Anyway, back to my friends, there marriage is always under strain because financial problems are continually at the forefront of their minds. They never know from one month to another how they will fund the next mortgage payment or car repayment. Petty things get blown out of perspective because stress levels run high which all stems from the financial problems in the marriage. They get upset with each other and yet they are both to blame, they both want what they can't afford and even though they earn far more than most, with every penny they earn their expectations increase, their spending

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increases and the financial problems continue.

So many couples let themselves into financial problems just because they choose to ignore money issues, expect them to disappear, resolve themselves without any effort but, just like any other marriage problem financial issues need to be addressed, nipped in the bud before they become out of hand. Fighting isn't the answer, arguing doesn't solve anything and it certainly doesn't address the real cause of the problem which is all down to supply and demand. It doesn't really matter how the original problem occurred, why money is now short and why bills can't be paid and generally the fault doesn't tend to lie with one person, the question is how soon are you both going to face up to the issue, get your head out of the clouds and start doing something about it.

I was speaking to a friend the other night and he was fighting an issue from a totally different corner from his wife to be, forgetting the whole concept that marriage is all down to team work, working together to resolve anything that life throws at you. When you lose focus, fail to see what really

matters in life, start arguing and fighting against each other rather than working together to sort such issues out you start to chip away at the very foundations of what could be a solid relationship. No matter how your financial problems in your marriage developed, blissful ignorance, credit card happy, making an important financial decision without discussing it or just spending too much every week, you have to now sit down together, focus on the issue at hand, forget what has happened in the past, how you got into the situation in the first place and put all your time and energy into sorting it out.

Don't blame anyone, don't go looking for a fight just sit down, detail your spending, detail your earnings and then work out how you close the gap. Support each other through the process, work together towards the same goal which is to learn to live within your means whether that be through working more hours, retraining for a higher paid job, finding opportunities to earn extra cash from home or just accepting you are living outside your means and working out how you can spend less.

Don't let financial problems cloud your marriage, sort them out before you destroy something very special and live to regret it.

To learn more visit my websites:

http://www.saveyourmarriage.marriagehealth.com/Financial_Problems_in_a_Marriage.html

,

http://www.commonmarriageproblems.marriagehealth.com/Financial_Problems_in_Marriage.html

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

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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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