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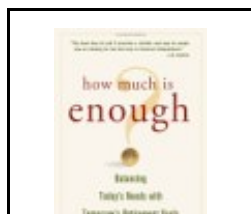
Seven Tips for Keeping It Together 'Til Death Do You Part

Financial planner and author Diane McCurdy says spenders and savers don't have to end up in divorce court. All it takes is a touch of soul-searching, a dash of compromise . . . and a budget that allows for fun and retirement.

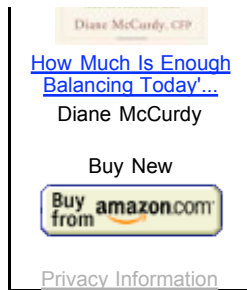
To you, money in the bank equals peace of mind. You happily make do with your old, paid-for car, last season's fashions, and frequent leftovers so that you can shore up your nest egg. Your spouse, however, lives on a different planet. He's cruising dealership parking lots before the "new car smell" wears off his current ride. His closet bulges with jackets he never wears. He nonchalantly drops \$100 on dinner in the middle of the week. Meanwhile - to your dismay, anxiety, and snowballing resentment - he hasn't saved a cent toward retirement.

Can you relate? If you're like many married folks, you can. Whether you're the scrooge or the spendthrift in the above scenario, you've almost certainly felt some "finance friction" in your marriage. But according to financial planner Diane McCurdy-author of [How Much Is Enough?](#) Balancing Today's Needs with Tomorrow's Retirement Goals (Wiley, 2005, ISBN: [0471738719](#)) - having different money attitudes needn't derail your union.

"Our attitudes toward money are so deeply embedded that we tend to believe we are right and our partner is wrong," she says. "You know, I'm a responsible adult and you're a spoiled child, or I like to have some fun in life and you're a miserly joy-killer. But these kinds of labels are hurtful and, frankly, untrue. Different is not wrong; it's just different. If more clashing couples tried to understand how their partner feels about money - not to mention exploring the roots of their own attitudes - fewer of them would end in divorce court."



As McCurdy's book reveals, there are four basic "money attitudes." Savers and spenders are the ones we're dealing with right now - and they seem to be the two attitudes that when put together generate the most conflict - but builders and givers also exist. Identifying



and understanding your own attitude is the first step toward averting marital disaster.

So if you are a saver married to a spender (or vice versa), what specifically can you do to ensure that you stay together for the long haul-and that when you reach your golden years you're not still bickering in a cardboard box? McCurdy reveals seven helpful hints:

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- Make sure you both understand the difference between your money attitudes. Sit down with your partner for a heart-to-heart talk and budget planning meeting. Lay all the cards on the table: I'm a saver; here's why and here's what that means . . . You're a spender; here's why and here's what that means . . . Let's talk about how we can compromise so that both of us are getting our needs met. "It's amazing how few couples think to have this calm, rational discussion," notes McCurdy. "But not having it sets the stage for festering resentment, which blows up into arguments."
- The saver needs to know that he or she is saving enough off the top to ensure financial security. "Financial security means different things to different people," says McCurdy. "And compromise is a must. The saver needs to realize that maybe she doesn't need a million dollars in the bank in the next five years. Maybe it's enough to know the mortgage is being paid every month and that there's not more going out than coming in."
- The saver also needs to remember why he/she was attracted to the spender in the first place. "It's time to rediscover that warm, generous, fun-to-be-around adventurer again," says McCurdy. "Acknowledge that your partner brings qualities to your life that you need-after all, there's a reason you didn't marry a carbon copy of yourself."
- Likewise, the spender needs to recognize that security is numero uno for the saver to stay grounded-and that this very groundedness is part of what attracted him/her to the saver in the first place. "Spenders tend to be instinctively drawn to people who are solid, dependable, and trustworthy," remarks McCurdy. "To expect your saver partner to be okay with maxing out all the credit cards is like expecting her to suddenly become a different person. It's not fair to her and frankly, you don't really want that either."
- The spender needs to know that he/she can still spend and enjoy life without sabotaging family security. "Savers realize that spenders need some 'fun' purchases," advises McCurdy. "Don't try to impose a Spartan existence on your spender - it squelches all the joy from his life. Assure the spender that there is a happy medium between his freewheeling old style of spending and never, ever again buying anything fun. "

- It's imperative for the spender to create a wish list, while recognizing that everything on the list can't be acquired at the same time. "Spenders, make your list and rank what is the most important item for you," McCurdy urges. "Which do you want more, the big screen plasma TV, the fishing boat, or the trip to Jamaica? Once you decide, it gives you something to budget for and anticipate."
- Finally, know that if the spender is willing to relinquish control to the saver, there's a bonus: The saver will make it happen faster than the spender. "Letting the saver manage the mutually agreed-upon budget may feel to the spender like 'losing,'" says McCurdy. "But it really isn't. Spenders, look at it this way: If your saver is in charge of money outflow, she probably won't dribble the plasma TV fund away on new CDs and \$5 lattes. You'll eventually get your plasma TV, and she'll get the peace of mind of knowing you can both retire someday.

"Here's the bottom line," says McCurdy. "Money really is just a tool. We are the ones who give it so much emotional power. We would all be better off if we realized there is always more money to be earned and cultivated to fit our needs. We shouldn't allow the dramas we create around financial matters to ruin our marriages. Love does mean so much more than money."

Diane McCurdy, is an experienced Certified Financial Planner with more than twenty-five years of experience working with clients. She began by starting her own insurance agency, which expanded over time. McCurdy is also an Elder Planning Counselor. She is a member of the Million Dollar Round Table, a group of the top 30,000 insurance and financial service professionals from sixty-one countries. McCurdy has appeared frequently on TV and radio in Canada and more recently has been speaking to groups in the United States and elsewhere.

Read about the four Money Attitude types and take the quiz:

[Are You a Saver? A Spender? A Builder? A Giver?](#)

[The Money Attitude Quiz](#)

Don't forget to send this to your friends, so you can compare notes!

[How Much Is Enough?](#) Balancing Today's Needs with Tomorrow's Retirement Goals (Wiley, 2005, ISBN: [0471738719](#)) is available at bookstores nationwide, major online booksellers, or direct from the publisher by calling 800-225-5945. In Canada, call 800-567-4797.

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