

Love & Money Happy Bedfellows?

by Kathryn Amenta, Financial Advisor

Confessions of a 28-year spouse: "From the beginning, we talked philosophy and had agreements. Yet, the whole time, we've had huge disagreements about money—which I believe are not really about money, but about other things. Personally, I'd like to talk about money, so we can resolve the other things . . . Ironically, my relationship with my business partner mirrors my marriage relationship."



Sound familiar? Most of us leap into sexual union, marriage or partnership long before we talk about money. Once the blush of romance fades and our money problems surface, we often lash out or retreat from each other. Why? Because money conflicts are among the primary ways that relationship conflicts show up. Sometimes the conflicts are due to differing values about money. Many are due to conflicts within us. Often they mask our deepest fears about self-worth. Always, they bring distress.

If he (or she) really looked at my bank account—or the debt, or how little I earn—he'd (she'd) find out that I'm worthless, a fraud in the social veneer I've created. If he (she) only knew. . . Herein lays the deepest fear at the core of our social being. Fear about self worth is the monster living in our shadow. It stems from our life experiences, it is huge, foreboding and tenacious. We survive by ignoring it, but it shows up in various ways—especially with our money.

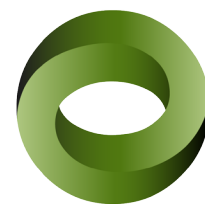
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That's why it's mortally difficult to discuss money with established and prospective intimate partners. We confuse the nature of money—we believe that it reflects who we are. In reality, money issues reflect only our money behavior. (We are not the deeply flawed creature we suspect we are.) Do you hear the difference? Your money is only your commodity—**it is not you**. Our innermost conflicts may wear the guise of money fears, but they are rooted in our beliefs about self-worth.

It is not surprising that money becomes one of the biggest obstacles to true intimacy in our relationships, since it has become an obstacle to true connection to ourselves. There is good news, however, we have the power to sever the connection between money and our self-esteem, and to learn new money management skills that will deepen, rather than antagonize, our intimate relationships.

At the heart of intimacy lie truth and trust. Truthfully, our money problems are not about the money. They are about our core beliefs and behaviors around money. About the way our parents modeled money behaviors to us—whether they were open about money or secretive. They're about how we share power and control in our relationships. Intimacy deepens when we create a safe space for communicating with each other about money, trusting that we will still be lovable when our "inadequa-

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cies” are revealed. Working together to solve money problems can become a springboard for deeper connection.

When we enter into intimate relationships, we are entering into money relationships, so it is essential that we talk about money, rather than treating it as the elephant that we ignore in the living room—something that is huge, there, and not to be discussed. So when is the best time in a relationship to talk about money?

One of my clients shared that *“the best time to talk about money is right up front in the relationship,”* because the subject has already been broached when you ask *“what do you do for a living?”* Another client jokingly recommends, *“avoid, avoid, avoid. . . and when all else fails, say ‘don’t worry, it will be fine’.”* Still another espouses that money discussions should progress as a healthy relationship develops: *“Be honest, but don’t bare your soul after 10 minutes of meeting. Just as it would be odd to tell a first date that you love him, so it would be weird to pull out your bank statement. At the same time, hiding and lying is not part of developing a healthy relationship—just as it would be disruptive to lie about who you are, it is equally dishonest to spend hundreds of dollars on lavish dates you can’t afford.”*

While most of us would agree that money discussions should occur as it becomes apparent that the relationship is moving toward intimacy, sadly, most of us lack not only the intestinal fortitude, but also the model for doing so. After all, we are romanced in this culture by consumer consciousness—*buy this sleek car, hot outfit or alluring fragrance and the mate of your dreams will fall into your arms.* Advertising at this level plays to our fears of inadequacy: *transform yourself at all costs because the real you is unlovable.* I’m not suggesting that it is wrong to present the best you, but don’t bankrupt your future to do so.

Most of us have real pain about our money issues that show up in our relationships—whether we are single and looking for a mate, connect-

ed in marriage or lifelong partnership, business partners, or siblings dealing with the dispensation of our parents’ estates. Yet, over and over again, I’ve experienced how even the most successful relationships can deepen when partners take the incremental steps to uncover the root behaviors behind their money problems and adopt positive money management skills together. It is never too late to rewrite your love story.

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Kathryn Amenta, Financial Advisor, supports individuals, couples and business owners in overcoming financial problems and getting on track with their future. She helps people get to the underlying beliefs that have shaped their behaviors around spending,

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