

## DOLLARS & SENSE

# Marital Bliss

JJ Jorgensen

Marriage is more than just a newly cemented partnership; it is the creation of a new family—two or more people living together with common goals. Ask yourself this question: Did I get married for the short run? If you answered, “Yes,” then stop reading and go tell your spouse how you feel. If you said, “No,” keep on reading.

When we start out in a marriage, we are usually in it for the long run. A funny thing about the long run is that it goes by really quickly. By the time we reach the middle of the journey, we would like to think we are financially sound. More money for variable items (like vacations) would be nice, and perhaps having something for the children’s college tuition. If you seem to have reached the middle of the journey rather fast, might you be wondering about the later part of life? Oh yes, the later part comes quickly also. So ask yourself this, are we prepared to start managing our new family life?

A young man named Robert, whom I met in an “updated technology” class at Ramapo College of New Jersey recently, was discussing with another young man the cost factors of his upcoming nuptials. I became involved in the discussion accidentally, but was happy to offer the bit of understanding that I did. When he asked me how I felt about the expensive wedding he and his fiancée, Janet, were planning, I said it sounded nice, and then offered some food for thought. I suggested that the most important part of their planning should include a frank discussion about where they would like to be five, ten, and twenty years from now.

The fact is this young couple had dated for more than five years already, and Robert said he realized that the five years had passed rapidly. We discussed the wedding further. The estimated cost for their wedding was more than \$15,000. There were 300 plus guests on the current invitation list. Unfortunately, due to family burdens, this young couple was going to try and foot the bill themselves.

I asked about their honeymoon plan, and learned it was quite modest. Robert wanted to spend a few days in the Pocono Mountains. I asked him where they would live. Robert told me that they would be living in his current apartment. In a joking manner, I asked when Robert thought the end of their marriage would be. Robert replied, “Never” a few times out loud, and when I followed his line of sight, I figured out why he had answered so loudly.

Janet, Robert’s fiancée, had arrived. Apparently they had planned to meet for lunch. She was very nice, and welcomed the input from an older married person (not too much older). I asked Janet the same questions I had just asked Robert.



She wanted to go to Hawaii for a honeymoon, not the Pocono Mountains. Her idea of “home” was a house, and she told Robert (right in front of me) that they had already discussed the idea of house hunting, right after their honeymoon. Then the inevitable occurred: Robert asked Janet where the money for all of that would be coming from. Silence overwhelmed the conversation, seeming like the grim specter. I broke the chilly moment with a clearing of my throat and the offer of a great idea.

Because their forthcoming marriage was really about them—and not the hundreds of others they were planning to invite—I suggested they make the wedding more intimate. Keep it down to the immediate family members and no more than ten friends each, regardless.

**“The most common reason for divorce is money.”**

an individual purchase; anything above that meant a phone call or discussion at home.

As a recent newlywed myself, I was tempted to point out that new marriages will be challenged with more financial burdens than all the marriages that began before them. Along with wedding presents, newlyweds will also receive the unexpected gift of a twenty-first-century economic challenge, the gift that keeps on giving—giving us a big headache, that is. We will all be faced with the fast-rising cost of living (think gasoline, home heating prices, and even the expense of going out for dinner).

In the beginning, we are all excited and shopping, shopping, always shopping (okay, maybe my four sisters shop a bit more than some other people I know). It’s really not surprising to see all of our peers doing the same thing; it’s a social illness—spend as much as possible before you run out of space, space to put things and space on the credit card too. Everything costs money, but worrying about spending it takes the fun out of it.

Fun is where we are as newlyweds, at least for the first year. Then, the bills really add up. The next vacation may get delayed, indefinitely. Why? Because we shopped our newlywed selves to the point of credit card exhaustion. We never stopped to consider how fast time actually flies, or how we might feel when the bills from the fun we had would show up.

I left Robert and Janet with thoughts of a nice family wedding and a jewel of a honeymoon, and went home. I pondered the experience as I drove. I couldn’t help but realize that I made some purchases without asking my spouse. We did sit down to pay bills together, and each time we would try to identify where we were so far in our own milestone plans. We do try to ask each other the right questions. We make the effort to prepare for the future.

So how do you prepare? The following ideas for planning, sharing, and maintaining your new family’s economic stability are not set in stone, but flexibly rooted with room for new branches.

- **Spousal chats about the bills** should occur with the same regularity as the bills themselves.
- **Pay the bills together.** In some cases, two working partners might have trouble

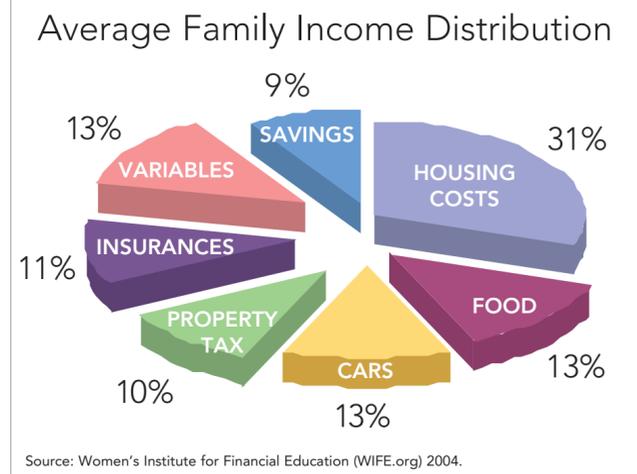
scheduling this, so try marking it on a calendar and planning it as though it were your family’s mandatory corporate meeting.

- **Neither of you is more important**—or too important—to ask about a purchase. Be kind to each other and not so rigid as to precipitate a break. Being faithful isn’t just about fidelity; it also includes keeping the financial trust.
- **Think of yourselves as a bill** that is due, and save some money every month (you will both be pleasantly surprised and have vacation or retirement opportunities that may not have occurred otherwise).
- **Plan out a monthly budget** (on page 5, there is a nifty form that could be useful for any couple). Planning things in writing (or

on the computer) helps you to track and remind yourselves of your expenses and your potential goals.

- **Set goals!** Milestones should have special meaning, and be more than just checkpoints accounted for on the family spreadsheet. Celebrate milestones together and plan to do something memorable at each point (be careful to budget for that event, and keep in mind it doesn’t have to be expensive).
- **Be the bookkeepers and auditors** of your future. Being accountable to one another should help you prepare for the life you’ve planned.

The following graphic illustrates how the income of an average family is distributed.



**Be the bookkeepers and auditors of your future. Being accountable to one another should help you prepare for the life you’ve planned.**



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**“When can we sit down and do the bills together?”**

**“Is it okay if I buy this particular item?”**

I can hear you groaning as you read this, but it’s true; you need to communicate better, especially about finances. The wrong questions to ask include:

**“Who holds the checkbook?”**

**“Who fills the account with more cash?”**

**Neither of you is more important—or too important—to ask about a purchase.**

Regardless of who the major contributor to the budget is, if both married partners are not involved and knowledgeable about the income and expenses of the family, then the checkbook and the marriage may end up imbalanced.

Remember that life is fleeting. In the words of a sage person I was lucky enough to learn from, you will be ahead of the game, if you keep TIME in mind:

**Things Travels There  
I I Is  
Must Might Marital  
Earn Enjoy Excellence**

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