

# 6 Steps Toward Financial Fitness

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Is money the root of all evil? It can symbolize many emotional desires, such as security, power, and prestige. These desires can represent or test our individual value systems. Men and women generally look at needs, desires, and what money represents differently. To men, money often represents success or failure. Men are more likely to take risks in order to obtain prestige, power and the "good life." In the process, they face the struggle between their desires to be successful financially, and provide "the good life" for families, and having to reduce the amount of time that can be spent with loved ones.

Women usually have the greatest need for financial security. They attempt to balance their fear of financial failure with their desire to meet the needs of the family. If a mom decides to stay home to raise her children, it can be very stressful as she tries to balance her need for security with her desire to raise her children as she sees fit.

An additional stress is when men and women both feel pressure from our culture and the media to keep up with or exceed what the neighbors have, and to at least appear prosperous. Many go far into debt to achieve this goal.

The ideal time to sort out financial issues is early in your relationship. Unresolved issues can plague marriages with recurring arguments. In order to evade becoming stuck in non-productive arguments about money, practice the following steps to explore and balance your family's needs and desires:

1. Individually visualize your life 5, 10, or 20 years from now. What do you want, and what kind of life would you like to lead? Be as specific as possible, and include why aspects of life are important to you. If you want to travel, where do you want to go, how often, and what would you do when you get to your destination? Also try to imagine financial catastrophes that you dread most and want to avoid. These could include retirement with insufficient funds to travel, inability to fund college for children, or long-term care of elderly parents. Write down your ideas.
2. On your own, evaluate how important are each of your dreams, desires, goals, and fears. Is your fear of caring for aging parents, more of an issue than traveling to Australia? Would you be willing to take out college loans for children if that would enable you to buy a vacation home? Is dining out as enjoyable twice a week as enjoyable to you as a yearly family vacation? Now analyze how reasonable you think your ideas are, and rank your thoughts as to importance and sensibility.
3. Respectfully share your lists with each other and look for similarities. Discuss the importance of items you listed. You do not have to agree with each other, but it is imperative that you withhold judgment. Brainstorm any other ideas that might accommodate your needs and desires. Be creative and outrageous. Assign one person to write down ideas.
4. Work together to set up list of priority items to be funded that will incorporate both of your most important goals. Make sure there are no martyrs that give up their most important dreams. This will fuel resentment and bitterness later. We can't have everything we want, but if

someone is willing to consider our dreams, even if for a later time, we can feel respected and loved.

5. Once you have set your goals, plan a budget to meet your goals. Work as a team and respect concerns, needs, and dreams that you both have. Various financial planners and workbooks can be found for the specifics of forming a budget.
6. Finally, set a date every 6-12 months to re-evaluate your budget and make any necessary changes.

For other helpful strategies, consider our January workshop called Financial Fitness for Couples. Through fun hands-on exercises, advice from a financial planner, and learning effective communication and problem solving tools, you will be on the right track for financial fitness.

### **About the Author**

Jo Ellen Christian is a nationally certified counselor and founder of Healing Strides, LLC. Her unique and inspiring Marriage Improvement Programs enrich the lives of families. For more information about Healing Strides or her programs, visit her website at <http://www.HealingStrides.com>.