

MANAGING YOUR MONEY



Are You And Your Spouse Financially Compatible?

by John Addison

(NAPSA)—A successful marriage will leave enough room to accommodate each person's individual taste and style. Just because one person likes Jimmy Buffet and the other is a fan of Warren Buffet doesn't mean a marriage is headed for trouble.

However, when it comes to how you handle money—both individually and as a couple—compatibility is critical if a marriage is to thrive.



Addison

When you commit to a marriage, you also commit to a life-long dialogue about money. Experts say differing attitudes about money—not just how much you

have—are often at the root of many serious marital conflicts.

The following Money Magazine¹ quiz can give you some insight into your and your spouse's financial values. Answer them individually.

1. Are you proud of how your spouse handles money?

2. Do the two of you agree about your financial goals?

3. Do you both agree with the family's investment strategy?

4. When you make financial decisions, does the same person always have the last word?

5. Do you fight about the monthly bills?

6. Have you and your spouse agreed to consult each other about major purchases or investments? Does the word "major" have a specific dollar amount attached?

7. Do you both know your family's net worth without having to dig through statements?

8. If one of you lost your job, could you adjust your budget without extended arguments?

Experts say the answers to all questions except 4 and 5 should be "yes." If you answer three or more of the questions incorrectly—or your spouse gave answers different from yours on three or more questions—it's a good idea to have a serious discussion about your finances.

If you and your spouse are finding it difficult to agree on your financial goals, you may want to speak to someone who may be able to help. The financial professionals at Primerica have created a guide that shows you how to take control of your financial life. To get a copy of "How Money Works," write to Primerica, 3120 Breckenridge Blvd., Duluth, GA 30099, ATTN: Corporate Relations, call 770-564-6329 or visit www.primerica.com.

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¹ Money Magazine, Sept. 2004.