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WORTH

Hers, His and Theirs: How Couples

WHEN A COUPLE DECIDES TO SPEND their lives together, they naturally want to share everything. But too much financial togetherness might not be the wisest marital move.

Certainly, you pool your resources to buy a house, provide for your children or enjoy post-career time together. But money often represents much more than just a means to a shared material end. Too often, cash is the conduit for a couple's power struggle.

Some conflict is to be expected. Our financial attitudes are formed when we are young, so spouses often have widely divergent views on money and how to handle it. Luckily, couples nowadays have many ways to manage their money and financial disagreements don't have to be destructive.

"Sharing finances used to be the norm. It used to be almost 100%," said Jacqueline M. Jacobsen, a certified financial planner and vice president, in-

vestments, in the Austin office of UBS Financial Services, Inc. "But as women are becoming more autonomous, there's probably more incentive for them to keep their self identity and not completely merge everything."

Couples tend to fall into three financial categories when it comes to operational expenses for their lives together:

- 1 They opt for a joint checking account from which they pay both household and individual expenses.
- 2 They retain separate accounts and divide up living expenses they pay from their independent accounts.
- 3 They open a joint account to cover household costs, contributing to it from separate accounts they maintain for their individual expenses.

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Money is a contentious issue for many couples. Luckily, they have several financial management options that can minimize a relationship's money problems.

Story by S. Kay Bell

Manage Their Money

Jacobsen said option number three is especially popular among two-career couples. But, as in most things marital, there is no one right or wrong way.

The dual-career Garcias, for example, find that totally separate accounts work best for them.

"We don't have any shared bank accounts," said Julie Garcia, an Austin freelance marketing professional. "We've found it certainly reduces the fights we have about money."

They did open a joint account soon after marrying, she said, but Hector, an accountant, also tracked their expenses via a computer software program.

"It was a logistical extra step," said

Garcia, so they closed the bank account to eliminate the duplication of effort. Hector now maintains a list of joint expenses and whenever bills come up, they decide who pays what.

Since both are self-employed, they must take fluctuating income into account. If one month Hector's receipts are slow coming in, his wife takes the payment lead. When the situation is reversed, he covers their household costs.

"We pay out of our individual accounts," said Garcia, "and it all comes out about equal. Whatever is outside of that is our own discretionary income."

Some of Garcia's friends marvel at

the couple's arrangement, especially her reliance on Hector to track their shared costs and tell her what financial contribution is required of her each month.

"We've each managed our own money at different times and we just trust each other," said Garcia. "I think at some point you just have to do that."

Jacobsen agrees: "Each spouse needs to have confidence in the other in all relationship areas, and money is no different." Any money management method is fine, "as long as the couple accepts each other's role."

Garcia definitely prefers her arrangement to some she's seen.

"There are a lot of emotional things wrapped up in money," said Garcia. "You have to have an appreciation of how each person deals with money and what works for you."

"I know people who buy things and sneak them into the house to keep their husbands from finding out. I never feel like I have to justify my spending."

Carol Smith, an Austin professional who asked that her real name not be used, doesn't have to sneak purchases into her home, but she and husband Bill (not his real name either) have reached a critical financial juncture in their marriage.

See HOW COUPLES MANAGE on page 75

**"Each spouse needs to have confidence in the other in all relationship areas, and money is no different."
Any money management method is fine, "as long as the couple accepts each other's role."**

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OPTIONS FOR TWO INCOMES

"We lived simply and conservatively when we first got married, and paid off pre-marriage debts," said Smith. "A lot of people live up to their means and beyond. We just stayed below. We still did fun things. We just didn't go crazy."

Today Smith runs a successful business and her spouse works for a large Austin hi-tech company. The amount of money they have in the one checking account they've shared since tying the knot isn't the problem.

Rather, Bill is perturbed by Carol's lackadaisical approach to their finances.

"I'd like to say we both manage our money, but really it's him," said Smith. "That's been a source of frustration. He wants me to be more involved in it, where I would prefer not to have to do anything."

"After nine years of marriage, it's shocking that we've survived this financial state. I think we're at the point where we're really going to make some changes. He can look at his stuff and see where [the money] goes. I can't do that. We've talked and he's said, 'You get it together or else.'"

Easier asked, or demanded, than done.

"He tells me about couples where a friend's wife is really on it when it comes to the money and he says, 'I wish you were more like that.' I'm not like that. I will never be like that. After a certain age, you're not going to change."

Smith has a point. Individuals tend to be firm creatures of habit, financially and otherwise.

Account Type	What's Good About It	What's Bad About It
Joint Account Shared by both partners	<ul style="list-style-type: none"> • Simple • Less time consuming to manage • Each can see exactly what the other is spending money on (depending on your point of view, this also could be a negative) 	<ul style="list-style-type: none"> • Different financial styles might pose management + accounting problems • Depending on how it's set up, one person could empty the account without the other's consent or knowledge • Entire account could be at risk even if only one partner has a legal or credit issue
Separate Account For each partner	<ul style="list-style-type: none"> • Each maintains an independent financial identity • If one person is a bad money manager, the other's finances are not at risk 	<ul style="list-style-type: none"> • Bill-paying is more complicated • Requires more work when planning to spend on or save for a shared project
Hybrid Accounts Shared Household Accounts Separate Partner Accounts	<ul style="list-style-type: none"> • Each person maintains an independent financial identity • Shared expense payment system generally is easier to track and manage 	<ul style="list-style-type: none"> • Recordkeeping of separate contributions to the joint account requires attention • Partners must agree on how to and who will manage the joint account

Husbands and wives can, however, nudge each other, beginning with talking openly about their finances.

"Communication is probably the biggest issue of marriage, period," said UBS' Jacobsen, "but money is a huge issue in relationships."

"There are still some women who absolutely don't want to deal with

money. Others want complete control of 'my' money and want a joint checking account for just certain things."

Jacobsen said when she works with clients who share an account, she insists that both spouses come in to talk about their money at least once a year.

"They usually will have very different opinions on how the money needs

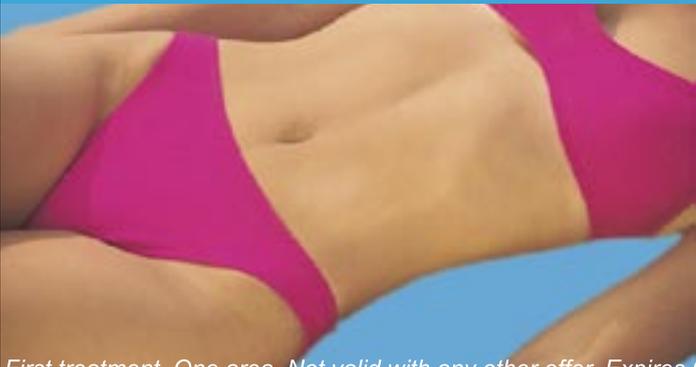
to be invested or managed," she said. "Worst case, even if one of the spouses doesn't want to take the decision-making role, it's good for them to know at least what we're doing."

"It's incredibly important that everyone is on the same page. You don't want to wake up one day and have no goals achieved or no money." ★

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