

Speaker Notes

Title of Presentation: Matri-Money: Money and Marriage

Page 1 – none.

Page 2 – none.

Page 3 – none.

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- **Underlying emotional issues:** there may be more going on than just financial burden but the financial burden is the only issue on the surface. For example, one spouse may be dealing with the ailing health of a parent and the other spouse is unaware of how badly the other is feeling. The other spouse may lash out “irrationally” at the other as a result.
- **Deeper hidden issues:** issues that may be difficult to uncover, even for the person with the issues. Deeply-rooted, ugly arguments between a person’s parents growing up over money, childhood hunger as a result of no money or being left out of school activities due to a lack of money can have long-term affects over how a person deals with finances as an adult.

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- **Origin’s attitude/habits about money:** We are who our parents were. (Research about brand choices, pot roast story)
- **Emotional triggers for spending:** “Retail therapy” – spending money on impulse to meet emotional needs (good mood or bad, reward self when happy or comfort self when sad, etc.)
- **What does money mean to you?**
 - Success (judged by amount of money you make, have)
 - Security (no worries or problems if you have enough money)
 - Power (can buy, manipulate, control people and things)
 - Love (way to demonstrate affection; gains respect and attention)
 - Freedom (Provides independence from the control of others)

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- **Money is tight:** (blame? Accusation about not bringing in your share? Or Shared concern and support?)
- **Discussing money spent:** (criticism, control? Or accountability, responsibility, planning?)

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- **Equal share:** If not, why not? Is one party more controlling? Is another party not stepping up to face reality? Or not taking responsibility?
- **Clarify expectations:** (how things “should” be re: behaviors, roles, priorities)

Page 9 – none.

Page 10 – none.

Page 11 – none.

Page 12 – none.

Page 13 – none.

Page 14 – none.

Page 15 – You can always consult with a PFC (Personal Financial Consultant) or a Financial Assistance Manager or any other financial expert.

Page 16 – none.

Page 17 – none.

Page 18 – none.