

How to Agree with Your Spouse about Money



Date/time to schedule: Friday, July 12th @ 10:45 a.m.

Preheader Text: Effective tips to help you get on the same page.

Facebook Share Text: Here are some of the best ways to avoid letting finances come between you and your spouse...whether you've been married for 10 days, or 10 years.

Body Copy:

It's wedding season! Millions of couples are walking down the aisle this summer, with nothing but the idea of many years of wedded bliss on their minds. However, when married couples find themselves on different pages when it comes to money, trouble inevitable ensues.

In a recent www.moneycrashers.com article, contributing writer Sarah Graves discusses the best ways to avoid letting finances come between you and your spouse.

Here are some effective methods to help you and your spouse get on the same page when it comes to your money.

1. Talk about money

To avoid money arguments, discuss financial matters regularly. Many experts recommend having either weekly or monthly sit-downs with your spouse to discuss such issues as budgeting and bill paying, as well as your hopes, dreams, and goals. It's important, when talking about money with your spouse, to establish some ground rules for discussions, as arguing about money is technically "talking" but hardly conducive to marital bliss.

Here are some suggestions to guide your conversations:

- **Commit to work together as a team** — Even if you have separate accounts, as a married couple you've decided to join your lives, which means you have common goals and interests. Further, when you come together as a couple, you're able to meet those goals—such as paying off debt or buying a house—much faster than you could on your own.
- **Commit to transparency** — Although transparency can be scary for some due to the fear of what the other person will think, lies and omissions stop you from growing together as a team and erode trust.
- **Commit to non-judgment** — Blaming, shaming, finger-pointing, or otherwise making your spouse feel "wrong" will divide you more than bring you together. Moreover, it could make one spouse feel less

inclined to share, and talking about money is already difficult for many, even before judgment is brought into it.

- **Commit to embracing multiple perspectives** — Remember, there are many ways to think about and manage money. Your views may not match your spouse's, but that doesn't mean theirs are wrong.
- **Commit to listening** — Rather than focusing on trying to explain things or getting your own point of view across, focus more on listening to and attempting to understand your spouse's point of view. That doesn't mean your own point of view isn't equally important, but if you both focus on listening to the other, then you'll both have the chance to be heard.
- **Commit to a time limit** — Not only can talking about finances be difficult, but it can also be exhausting. Don't try to solve everything in one sitting. If you know you have a time limit, you're more likely to be productive by sticking to dealing with only one issue at a time.

2. Share your values

When it comes to what to talk about, start with your money values. Essentially, your values are your "why"; they are what dictate your goals. You can't get on the same page as your spouse about goals unless you begin with why you have those goals in the first place.

For example, do you believe it's important to live frugally now so you can save as much as possible for the future? This value is what drives your goal to save for retirement.

3. Share your hopes, dreams & goals

In order to work together on your finances, you need to uncover all your shared hopes, dreams, and goals. That's not to say that you won't have some individual ones, but creating your future together means having an overall mutual vision for it.

Talking about goals is important because until you know what they are, you can't work together to achieve them. Research also shows that couples in happy marriages are more likely to discuss their financial dreams and goals. To get this conversation started, take some time to each create a separate list of your financial goals over different periods: one year from now, five years from now, 10 years from now, and so on. Then, come together and share your goals. Are there any common goals? How can you work together to meet them? Which do you value the most?

4. Share your money beliefs & fears

For many, sharing their financial fears can be harder than sharing their dreams. But knowing what your partner is most afraid of can help create a deeper bond and understanding.

Our money beliefs and fears are most often shaped by our personal histories — our families; our childhood, teenage, and adult experiences; and our cultural backgrounds, which can include socioeconomic class as well as geographic region and ethnicity. Because our fears are so intimately connected with our histories, sharing these can also facilitate a much deeper understanding of each other, thereby fostering greater intimacy.

You can do the same thing with your fears and insecurities about money. Although it's certainly possible to have positive money beliefs, many of our money beliefs tend to be limiting and intimately connected to our fears.

[Click here to read the full article.](#)

How to Budget Peacefully with a Roommate



Date/time to schedule: Sunday, July 21 @ 8:30 p.m.

Preheader Text: Split – Divide - Conquer

Facebook Share Text: Whether you're entering into your first college roommate situation, or living with your significant other for the first time, communication is a big key to keeping your finances "friendly."

Body Copy:

Sharing your living space with a roommate can be challenging enough, but when you add budgeting into the mix, it can really get interesting! In fact, learning how to budget with a roommate can sometimes be the difference between a lifelong friendship and never speaking to each other.

In a recent *mint.com* article, contributing writer Zina Kumok offers some helpful tips on how to comingle bills & roommates – peacefully.

Split it

Most people divide bills with their roommates with a 50/50 split. However, occasionally there will be situations where roommates split the bills unequally because one person has a much larger room, a bigger closet or their own bathroom. It might be worth splitting rent 60/40 if you feel like one of you is getting a better experience.

Before asking your roommate to pay a greater share of the rent, look at it from their point of view. They may have a larger room, but do they have a smaller closet? Are they there less frequently and therefore not using as much of the utilities? Did they contribute more of the furniture or kitchen items than you? Asking someone to pay more money can be an awkward conversation, so don't bring it up unless you really feel it's necessary.

Track it

Consider using a budgeting app. If you pay the rent, you can split the transaction between categories "Rent" and "Roommate." This also works if you take care of the internet, utilities and other shared expenses. Then at the end of the month, you'll instantly know how much your roommate owes you. Once she or he pays you, you can add that transaction to the "Roommate" budget.

Divide & conquer

Resentment can build if only one person is managing all the bills. Making payments on time is stressful, especially if it takes your roommates a couple days to pay you back. This is especially true if you have problems with your utility providers and you're always responsible for calling customer service.

You can avoid these issues by having everyone pay the same number of bills. First, make a list of all the bills that need to be paid, including:

- Rent
- Internet
- Water
- Electricity
- Gas
- TV
- Streaming services like Netflix, Hulu or HBO Now
- Trash/recycling

Divide the bills up so each roommate is responsible for an even number of them. Make sure that one person doesn't have to pay both the internet and the rent. Those are the two that usually require the most phone calls when something is wrong.

It might also be a good idea to give all the roommates access to the accounts so they can make sure payments have been made. Trust is important when you're living with someone, but so is making sure the electricity bill was paid.

Talk it out

It's easy for disagreements about money to become a problem when you're living with someone, no matter how well you get along. Remember, as with any successful relationship, communication is key. Always keep the discussion going and don't let hard feelings about finances ever get in the way of your friendship.

[Click here to read the full article.](#)

4 Common Email Scams & How to Avoid Them



Date/time to schedule: Monday, July 29 @ 7:15 p.m.

Preheader Text: Think you've heard of all of them? Maybe not...

Facebook Share Text: Even if you think you've heard of all the email and Internet scams possible, and you can sniff them out in a minute, you'll want to read this article. Scammers can be pretty creative...just ask anyone who has been scammed.

Body Copy:

Technology is great but, as with anything, the criminal element has found a way to exploit it. Phishing is one example. Phishing is a type of online scam where criminals send an email that appears to be from a legitimate company, asking you to provide sensitive information. This is usually done by including a link that will appear to take you to the company's website to fill in your information – but the website is a fake and the information you provide goes straight to the fraudsters behind the scam.

In a recent *moneycrashers.com* article, contributing writer Jaime A. Heidel shares 4 common email scams and how to avoid them.

1. Foreign Lottery Scam

In this scam, you receive what looks like an official email from a foreign lottery corporation. The subject line offers a congratulatory announcement, and may include the supposed amount of money you've "won."

Here are the sure signs your winnings are false:

- **Sender is a person** — if the sender is an individual – or is at least obviously not an official lottery email – then you know you've got a scam on your hands.
- **Your name is not in the "to" field** — If your name is not in the "to" section of the email, then this phishing email has likely been sent to thousands of people, all in the hopes of snagging a few bites.
- **The lottery doesn't exist** — Do a simple Google search. Does the lottery even exist? You may find that not only is the lottery fake, but that it's a well-documented scam.
- **Request for information** — Scammer emails routinely request your full name, date of birth, street address, and telephone number. This is known as a phishing scam, which is designed to get you to reveal sensitive personal information. Once you respond with this information, you've been hooked, and may ultimately end up with a stolen identity or, even worse, a drained bank account.

The best way to avoid this common email scam is to realize this one simple rule: If you did not enter the lottery, you will not win the lottery.

2. Survey Scam

You've expressed interest in social issues, such as global warming or the war in the Middle East, and you've been sent a survey that requests your input. Unless you've specifically requested to be on a survey mailing list, what you're getting is nothing but spam.

When you click on the link to take the survey, malicious spyware or malware is installed on your computer. Cybercriminals can then spy on every move you make on your computer, collecting passwords, bank account information, and more.

3. PayPal or Online Credit Card Banking Scam

You'll receive an email that appears to be from PayPal with a warning message such as, "Act now, or your account will be deactivated," or "Security breach on your account." This can cause you to panic, open the email, click the link, and log in to your account.

The problem is that you're not really on PayPal's website, but rather a false website designed to look identical to PayPal. You've just given your email address and password to your actual PayPal account to a cybercriminal, who can now use that information to change your password and clean you out.

Here are some ways to tell if an email supposedly from PayPal is nothing but a scam:

- **Sender's email address is suspicious** — Just because the sender's name is "PayPal Security Center" does not make it legitimate. An address such as "security-paypal-center@int.paypal.uk.org" is a dead giveaway that you're being taken for a ride. PayPal only sends emails from addresses that end in "@paypal.com."
- **They don't know your name** — Whether it's PayPal or your credit card company, if you do business with them, they know your name and will use every opportunity to use it. Any correspondence beginning with "Dear valued customer" is a scam.
- **Linked URL is not legitimate** — Hover your mouse over the "click here" or "take action now" link, and if you see a strange URL that does not take you to PayPal.com, don't click.
- **Email includes a threat** — No legitimate company will ever threaten to close your account if you ignore an email.

4. Mystery Shopper Scam

This common work-from-home scam attempts to suck you in with an email featuring a subject line promising you a large income, simply by working as a mystery shopper. You need no experience or education, and you can make up to \$200 to \$300 a day doing just what you love: shopping! Sounds too good to be true, right?

It is indeed. Instead of being paid to shop, here are the two ways in which you can be swindled:

- **You have to pay upfront** — The money looks good, but in order to get your "training materials," you must send the company money via PayPal or with a personal check. You send the money and wait for a package that never arrives.
- **You receive a fraudulent check** — You provide the false company your address, and are sent a fraudulent check in the mail as your first payment. However, you are requested to send some of the money back to cover your study materials. You cash the check, wire the requested amount of money, and then discover that the check you deposited has bounced. You're responsible for \$1,000 or more worth of fraudulent check charges, plus overdraft fees.

If you didn't apply for a job, you won't be offered a job. They don't just fall out of the sky. Furthermore, if you're ever asked to spend money upfront for materials, you are likely being scammed.

How to Avoid Common Scams Online

Here are five ways to avoid common scams:

- 1) **Delete unsolicited emails** — One of the best ways to avoid email scams is to delete unsolicited emails. Legitimate companies will never send you pertinent information by email.
- 2) **Don't believe promises of money or prizes** — Any email link that promises free money or prizes should be dismissed, as these are almost always scams.
- 3) **Question requests for donations** — Whenever there's a national disaster, con artists have a field day sending bogus requests for donations. Instead of donating through email to an unknown charity, give to legitimate charities, such as the Red Cross.
- 4) **Never disclose sensitive personal information** — Any person who sends you an email asking for sensitive information, such as your bank account number or Social Security number, is up to no good. No matter what they promise you, mark the email as spam and move on.
- 5) **Hover before you click** — Whenever you receive an unsolicited email asking you to "click here," beware – even if it sounds like a legitimate company.

[Click here to read the full article.](#)