

EXERCISES FOR YOU AND YOUR PARTNER

#3 Create a Mirror on the Wall

Do this exercise with your partner to see how each of you view the ten things you spend the most money on and your partner's reaction.

EXPENSE	WHAT IT IS	WHEN WHY I DO IT	PARTNER'S I DO IT	REACTION
1. Home	Five bedrooms, four baths, good neighborhood	For kids; for show	When mother died	Great, I love the house
2. New-model	Transportation SUV	Neighbors have one	When I feel depressed	Why do we need a new car?
3. Dining	Eating out four nights per week	Too lazy to cook; entertaining; socializing	When I feel deprived	We're broke. I think we should cook dinner tonight

HOW I PAY FOR IT	CAN I AFFORD IT?	AM I WILLING TO CHANGE?	HOW?	IS IT FINANCIAL INFIDELITY?
Mortgage, plus home equity line of credit	It's a stretch	No	Will make changes in other area	No
New car loan	Not really	Yes	Trade in for pre-owned	Yes
Credit cards so often	No, not	Yes	Start dinner club with friends; prepare meals on weekends	Yes