



FACE TO FACE

How to tackle your spouse's overspending

By Ismat Sarah Mangla @Money January 7, 2013: 10:40 AM ET

NEW YORK (Money Magazine)

If one too many surprising holiday credit card charges has you sweating, it's time for a chat with your spouse.

Beware: As Deborah Price, author of *The Heart of Money: A Couple's Guide to Creating True Financial Intimacy*, puts it, "Money is an area where we're prone to being irrational, illogical, and overly emotional."

To broach the topic of overspending without initiating World War III, adopt this game plan.

THE GROUND RULES

Time it right. Choose a time when you're both relaxed, like a weekend morning, and make sure you each have at least half an hour free.

No accusations or hyperbole. Don't start sentences with "You did"; focus on "We." And while comments like "Are you trying to put us in the poorhouse?" may be emotionally satisfying in the moment, they're ineffective in the long run.

Don't use the B-word. "The word 'budget' has a negative connotation," says Price. Instead, come up with a "spending plan" -- a term more likely to resonate with a spendthrift.

Follow up. These chats work best if done on a regular basis. Schedule a monthly money date to stay on track.

YOUR BEST APPROACH

1. Opening gambit: "I'm feeling a little stressed about money. Now that the holidays are over, I'm worried we may have spent too much. Can we talk about our financial plans?"

The strategy: Start by sharing how you're feeling, not what you think your spouse is doing wrong.

"When you do this, the reaction from your partner is more likely to be, 'Oh, I'm causing my partner to feel a certain way,'" says Price. "So he or she is naturally more inclined to say, 'I'm sorry,' rather than become defensive."

2. Take some of the heat: "I know that tennis club I joined set us back quite a bit."

The strategy: Accepting part of the responsibility can prevent your husband or wife from becoming too defensive to have a productive conversation.

If you can't cop to any overspending, think about how else you've contributed to the situation: Are you, say, too controlling about money? Unplanned purchases might be your partner's way of fighting back.

Notes Boston planner Lisa Peterson, who specializes in counseling couples: "Remember, there are things you do that your spouse is not always happy with either."

3. Meet defensiveness head-on: "I love you, and I didn't mean to make you angry. How can we talk about this without getting into trouble with each other?"

The strategy: Sometimes the subject of money itself is enough to raise hackles. Asking for the right way to discuss the issue helps defuse the tension, says Maggie Baker, a psychologist who focuses on money matters.

4. Keep it in context: "I ran the numbers. If we keep spending this way, it will take us another five years until we can afford the kind of house we want."

The strategy: "Putting the overspending in the context of the greater picture is more effective than being nitpicky," says

Peterson. "When you bring the focus back to your joint values and goals, your partner will be more receptive."

5. Let your spouse take the wheel: "We got into a jam this time. How do you think we can avoid it in the future?"

The strategy: When you start talking about how to proceed, "Give control over to the person who is being criticized," says Baker. "Let your spouse think the solution is his or her idea." ■

First Published: January 7, 2013: 10:37 AM ET

Recommended for You

[Megadeth's Mustaine rips Men's Wearhouse](#)

[Wall Street's last gravy train may be running out of steam](#)

[Blackberry's "iPhone-killer" leaks](#)

[An app to book a private jet ... for less](#) 

Around the Web

[Who Actually Earns \\$400,000 Per Year?](#)
Moneyning.com

[RIM Teases BlackBerry 10 Launch with Image of First BB10 Smartphone](#)
BGR

[Marriage's Bumpy History: Photos](#)
Discovery News

[\[what's this\]](#)

© 2013 Cable News Network. A Time Warner Company. All Rights Reserved. [Terms](#) under which this service is provided to you. [Privacy Policy](#). [Ad choices](#) 