

**Legendary Love. Module 4. Lesson 24.
Money and Work: The Joy and Pain.**

Money and Work: The Joy and Pain.

In the last lesson, you investigated the role of friendships in your relationship. In this lesson, you'll examine how work and money can be used for necessities and fun or can become a hostile third party in your relationship.

What Is Money?

That may seem a strange question, but money can be more than a paycheck.

Money has power:

1. It enables you to purchase what you need to live a fun and fulfilling life.
2. It can also be a symbol of who has the power in the relationship.

You and your partner can choose the role money will play in your life. You decide how it will be used. It's a crucial choice and one that will critically affect your relationship.

Have Money Work for You, Not Against You

Think of money as an energy that you need to channel. You need to tell it what to do, not allow it to govern your life.

To have money work for you, work together to manage it with these techniques:

1. **Create a budget.** Making a budget "tells" the energy of money what it's going to do for you.
 - When working together, you discover your differences and similarities in your attitude and beliefs about money, spending, and saving.
 - Discussing money is a major challenge in many relationships. Use your communication tools to ease the process.

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- **Remember that your relationship is the primary focus of your life.** Money is a tool, a resource.
2. **Be aware of emotional differences about money.** Childhood issues about money and control tend to surface during discussions about money, especially if the two of you view money differently.
- On one extreme, one may want to save all the money they can for fear of not having enough.
 - On the other extreme, one will spend money as soon as they get it, so they can purchase what they need and want in case there's no money later.
 - **Most challenges about money are emotional.** Remember to ask, "How old do I feel?" This will reveal the age these emotions are from.

The Biggest Challenges of Money

As wonderful as money is, you can end up in a painful predicament if you forget that money is a helpful resource that you share. When money becomes the source of control or self-image, difficult challenges can occur between couples and in families.

Unfortunately, the pattern of using money as control is exemplified in all of society. You can be different. Money can contribute to the strength of your partnership and family when your life with each other is based upon trust, mutual respect, and sharing money for the support of your family.

With financial concerns, put the needs and well-being of your family and each other first:

1. **When finances are limited, sit down together and set your priorities.**
 - After food, shelter, and transportation, priorities can vary depending upon the current situation. Use your communication tools when the two of you differ on priorities.

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- **Have the mindset of “problem solving” rather than someone being right or wrong.** If you both need time off and the money isn't there for what you originally wanted, brainstorm how you can still have a vacation.
2. **If you've decided to put your money together in one account, you both get equal say in setting priorities.** It doesn't matter who makes the most money.
- Self-esteem issues can come up for both of you. That's normal. Use your communication tools.
 - If you come to an impasse regarding where to allocate your money, find a third party to assist you. Sometimes you need someone who is not caught in the emotion of the moment to bring clarity to what has become a difficult situation.
3. **Using money as punishment or a means to control another can lead to painful consequences.** A third party to assist in resolving this challenge may be needed.
- If you're teaching children how to use money, loving control, as in “You may earn some money by cleaning the garage” is a different matter.

Working Through the Challenges of Work

Have you ever felt that life was so much easier when you were poor and struggling in your little apartment? Now that you're financially comfortable, working hard, and have a family, life is difficult.

These types of feelings are exactly why you're engaging in the course *“Keep the Fires Burning.”*

Challenges regarding work, especially those which limit your time with each other, are important to discuss. A regular communication time will prevent such challenges from doing a sneak attack on your relationship.

Areas to regularly evaluate in your life include:

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- Are you spending enough time with each other?
- Are you fulfilled in what you're doing?
- If you could make changes, which ones would you make?
- What impact is your work having on you mentally, emotionally, physically, and spiritually?

Summary

In this lesson, you've had an introduction into the challenges work and finances can have on your relationship. You may have noticed the number of times "communication" was mentioned. **Communication is the key to a healthy and stable relationship.**

The next lesson is about bringing children into your relationship. Children and money are the two biggest challenges in most relationships.

Before moving forward, please take a few minutes to reflect on what was presented in this lesson.

Reflection

1. What fears do you have regarding finances and your relationship?

2. List in order your top 10 spending priorities.

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3. Review your list again and ask, "If I had everything above but didn't have 'this,' would I be okay?" Keep doing this until you pare your list down to the top 5.
4. What do you see as your partner's top 10 priorities?
5. Schedule time with your partner to discuss what you came up with and see if you're right about their priorities.