

## For Richer, Not Poorer - The Money Book for Couples: The Money Book for Couples

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Talk to any couple, young or old, married or unmarried, and they will more likely than not confirm that money causes conflict in their relationship. It is true that these financial conflicts often develop into problems serious enough to lead to divorce. Throughout *For Richer, Not Poorer*, Hayden shares the stories of couples who have come to her seeking advice in solving their money woes. Through her work as a couples' financial counselor, Hayden has developed a step-by-step process to help duos change their way of relating about money, and it is that process she documents in this book.

Like many financial advisors today, Hayden begins by recommending that couples look to their pasts to reveal the internal beliefs underlying their behavior with money. What Hayden adds in her initial chapters, though, are communication strategies that allow couples with wildly divergent money beliefs and behaviors to live in fiscal harmony. Exercises designed to build trust and enhance communication, often eroded by years of arguing about the household budget, are to be completed before any actual financial work begins. Not until half way through the book does the word budget enter into the process, when another set of exercises helps couples identify their individual, then joint, short- and long-term financial goals. The concluding chapters cover the more familiar territory of gaining control over spending, including using only cash and tracking where every penny is spent.

*For Richer, Not Poorer* offers insight into the destructive patterns couples fall into and documents a straightforward program to change these behaviors. What it lacks, of course, is the one-on-one support that a counselor provides when couples are working out the money issue as well as the motivator to keep couples on track as they try to make significant changes in themselves and their relationship. To help overcome this shortcoming, Hayden does share the stories of many of the couples she has worked with. It is these stories, which cover a range of money troubles from not having enough money to having too much money and complete disagreement about spending it, that make this book a solid investment for every couple.

VICKI GERVICKAS (September / October 1999)

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