

THE ROOT OF ALL EVIL

Depending on one's point of view, money may or may not be the root of all evil. However, disagreements over money are statistically twice as likely to lead to divorce as infidelity. According to a study from Utah State University, married couples who reported weekly financial disagreements were over 30 percent more likely to get divorced, compared to married couples who reported disagreements only once or twice per month. The study also indicated that of all the common things married couples fight about (chores, in-laws, spending time together, sex and money), financial disputes were by far the best indicator of future divorce.

Because we specialize in helping couples plan for their future, we often see how spouses differ in their attitudes over money. Common disagreements include: how much we should spend; when and where should we retire; how much investment risk should we take; and what help should we provide to our children, grandchildren and aging parents. These issues are even more complex with blended families.

Many of the disagreements we see over money can be avoided with open and honest communication. Here are three positive ways to foster open and honest communication with your spouse about money:

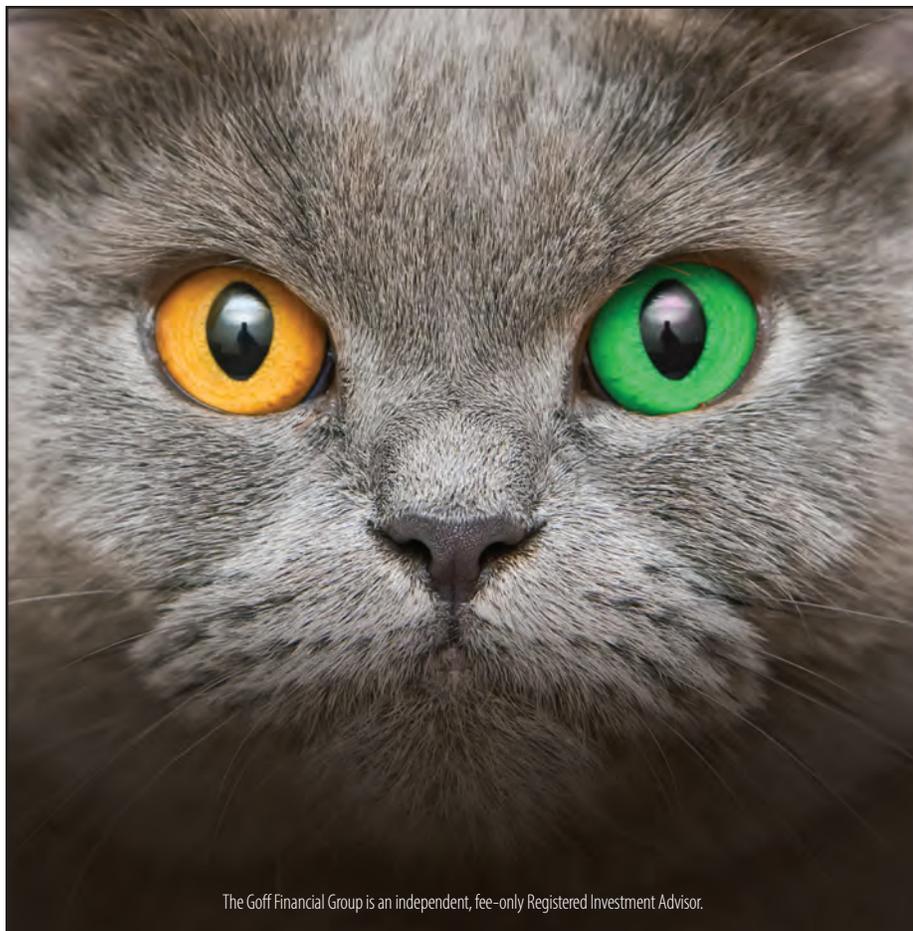
SCHEDULE A WEEKLY FINANCIAL WORKOUT. Because financial issues often grow in severity if left unaddressed, schedule a weekly meeting with your spouse to work through your money concerns.

GET EDUCATED ABOUT MONEY. Taking a financial planning course together can help build a mutual awareness of what financial issues matter most. Avoid free seminars and workshops that often include an agenda to sell you something. Find a course offered by your employer or for a fee by a reputable institution such as a local university.

DON'T GO IT ALONE. If you require more in-depth guidance, meet with a trusted financial advisor who can help you both resolve financial conflicts. Such an advisor should act a neutral third party who gives equal and fair consideration to both spouses' concerns. To get the most objective advice, find an advisor who does not receive any commissions or fees from financial products.

To see how we can help you and your spouse with your financial concerns, please contact **Gary Brand, CFP®**, Vice President of Client Services at 713-850-8900 x1007. The Goff Financial Group 11 Greenway Plaza, Suite 1425, Houston, TX 77046 • gbrand@gofffinancial.com
www.GoffFinancial.com

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We help couples plan their future.

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11 Greenway Plaza
Suite 1425
Houston, TX 77046
713.850.8900
GoffFinancial.com