

finances they will not only solve their money challenges but also strengthen their marriage.

Susie Saver & Randy Risk Taker

This is often a complex and confusing coupling. Frequently, Randy Risk Taker is willing to throw their whole future and all their funds into a one giant make-or-break transaction. This is the opposite of Susie Saver's personality and taps into her greatest financial fear—the loss of ALL their money. This does not mean that Randy Risk Taker is not savvy about saving as he is often willing to stick to a stringent budget, drive an old vehicle, and wear second-hand clothing to land the perfect deal. Susie Saver is often willing to do the same for the family's future security. The trouble begins and argument breaks out when they stop talking to each other about their financial dreams and deals and start making assumptions.

Solution

This financial paring and

curtailing can suck the life out of a marriage relationship. If Randy Risk Taker makes a huge deal without consulting Susie Saver, he unconditionally needs to ask over and over for forgiveness and work to never let this happen again. Communication is an unquestionable MUST in this relationship. In addition, a large teaspoon of trust will be needed to mend the broken and abused bond.

Conclusion

Unfortunately, money personalities cannot be changed.



However, like every other aspect of who you are, money personalities can mature, develop, and grow-up; but it takes communication, grace, and lots of personal responsibility. If both married partners are willing to work on their money skills, they will be pleasantly surprised at what can happen in a marriage where financial opposites attract.

Reference:

Concepts come from Bethany & Scott Palmer's *First Comes Love, Then Comes Money*, HARPER COLLINS, 2009.

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LOVE AND MONEY - PART II

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In last month's *Stewpot* article entitled, "Love and Money - Part



One," we described the first three of the five financial

personalities. They were Susie Saver, Sammy Spender, and Randy Risk Taker. This month we will describe the other two financial personalities and give examples of how opposing financial spouses can work harmoniously together.

Sally Security Seeker

Sally, the Security Seeker, as you would expect, is looking for one thing when it comes to finances—security. Sally checks her bank balance at least once a day and constantly verifies her stock or mutual accounts. She harasses her husband about not having enough house, life, and long-term nursing home

insurance. Sally Security Seeker never dreams of purchasing a piece of property, a car, or anything without first undergoing a thorough investigation. She looks into everything from zoning restrictions to having the soil tested for toxicity, and definitely reads every word on the prospectus. She is never without a contingency plan should either spouse gets sick and cannot work. They will have both disability insurance and a six-month emergency fund.

The challenge of Sally Security Seeker is her first response of "No!" to any question or proposal about money. She quickly shuts down communication because taking a risk is just too much for her to deal with. She often becomes controlling, never letting her partner discover his financial dreams. The ultimate frustration is Sally's inability to

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act on a purchase because she is so caught up in making sure every aspect is foolproof—hence, she often misses out on great investment opportunities. The greatest danger is that over time Sally stops looking for financial possibilities and merely settles for a life of dreary uncertainties.

Freddie Flyer

To Freddie Flyer, money is not important. The Freddie Flyers are atypical of the other four money personalities in that they just plain do not think about money but leave it to their spouse or financial adviser to deal with. In other words, Freddie Flyers are not obsessed, attached, anxious, or worried about finances. They, unlike Sammy Spender, have no emotional reaction to a communication about household economy. Freddie Flyers are given this title because they fly financially by “the seat of their pants.” Their lifestyle is living from paycheck to paycheck, not having a clue of what they earn and what they pay in taxes. Excitement in life certainly doesn’t come from saving, but in their view, from spending or recklessly investing.



One advantage Freddie Flyer has over the other four financial personalities is that he doesn’t care if he is penniless or lives in the basement of his parent’s house. As long as he can make his own impulsive choices, he is a happy and content individual. This results in choosing a career he enjoys, not motivated by financial gain. As you would suspect he is a highly

relational individual and will only participate in a discussion about dollars and cents if it contributes to building a lasting relationship. This can be a real plus in a marriage bond. Freddie Flyer is not going to condemn Susie Saver’s efforts to cut back, nor jump on the Sammy Spenders who constantly squander or fritter away the household income, neither are they annoyed by the Risk Taker nor exasperated by the Security Seeker.

Freddie Flyer’s attitude toward the value of money happens usually as a result of dramatic wakeup call, be it downsizing at work, an unexpected sickness, or facing retirement. Tragically, while they may think about money, their decisions are driven by anxiety and fear rather than

good advice. At times they will deal with a decision involving money by ignoring it or hoping it will just go away. This head-in-the-sand approach, as one would expect, often results in worse money problems. Bottom line, Freddie Flyer is not *irresponsible* but in truth is *unresponsive* to anything that relates to finances.

We often fall in love and are attracted to completely different financial personalities. In this next section we will briefly consider two very different combinations.

Susie Saver And Sammy Spender

As expected, Sammy Spender sees the Susie Saver as the one who will help take care of their household finances. Sammy Spender loves to give lavish gifts along with lots of romantic attention, constantly spoiling Susie Saver. But these differences get in the way of the marriage as Susie Saver wants him to stop wasting money, while he wants her to stop controlling every penny, which leaves him feeling like a little child.

Solution

Firstly, they both have to

recognize and accept the other partner’s money personality as valid. Once they start respecting their differences, and more importantly, completely understanding what the other person brings to the financial table, they can enjoy the contrasts. They need to talk about their ‘dollar and cents’ tension. Often, Susie Saver is not mad with Sammy Spender but is actually afraid of losing everything. Because both partners have different needs and wants, clearly articulating these to each other is crucial. It is essential that Susie Saver show Sammy Spender how their money is spent on a monthly basis, along with the rudiments of a household budget. This would include pointing out the monthly mortgage and how much is being set aside for the kids’ college fund and the unexpected emergency. Together they form a special family business with both of them as contributing partners.

Setting financial limits will give Sammy Spender the freedom he needs while keeping Susie Saver’s safety net in place. As they work mutually on the financial ‘nuts and bolts’ of their

