

◇ Chapter 30
Build a Strong Marriage

Enrichment Activities

TAKING CARE OF YOURSELF

Directions: Sometimes, even with the best of intentions, a spouse gives all that he or she has to a marriage and finds it more destructive than constructive for the relationship. Read and evaluate the following situations:

Bill works hard at the office all day, and Sheryl manages a restaurant. Knowing Sheryl wants him to repair the bathroom plumbing and change the storm windows, Bill spends several evenings doing house maintenance. Sheryl is upset, however, because she says Bill never has any time for her.

1. Discuss how “being with” is different from “doing for.” _____

2. How could Bill and Sheryl manage their evening and weekend time differently? What could they do to take better care of themselves and their marriage?

3. What could happen if Bill and Sheryl continue living as they are now? _____

Clarissa wants to take a course in computer design two nights a week, but she feels it would be irresponsible for her to leave the baby even though her husband, Wendell, is usually home at night.

4. Why might taking the course be good for Clarissa? _____

5. In what ways might Clarissa’s taking the course be good for Wendell and the baby?

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MONEY ISSUES IN MARRIAGE

Have you ever dreamed of winning the lottery? You may not realize that many lottery winners go bankrupt after a few years. Unaccustomed to handling so much money, winners tend to adopt new attitudes that quickly exceed reality.

The same thing can happen in a marriage. The husband and wife may have different expectations, attitudes, and patterns of spending. As they begin to combine and expand their income by marrying, both spouses need to act within their budget. The cost of not working out financial issues can bankrupt a marriage. Couples need to:

1. Talk about money.
2. Make a financial plan and stick to it.
3. Establish priorities and compromise about what is essential and what is a luxury.
4. Assign financial responsibility to the one who handles it better, or share the responsibility.
5. Always save for the unexpected.

Directions: Read the following case studies and determine which principle each couple neglected or violated. Write the number on the line.

_____ A. Donna and Elliot had agreed to pay the bills together on Thursday and then decide whether they could afford a ski trip. On Wednesday, Elliot's friend offered to sell him his car stereo at a very low price. Elliot bought it and hoped that Donna wouldn't mind cutting back somewhere else to allow for the trip.

_____ B. Aisha grew up with her mother. Her father saw Aisha only on weekends. When he did, they often dined at expensive restaurants. When Aisha married Charles, they sat down to make out their first monthly budget. Charles counted up the bills and estimated the cost of groceries. In the entertainment column, he added a few dollars a month for rental movies. The total slightly exceeded their monthly income. Aisha said, "We can spend less on groceries, because we'll probably be eating out a lot." "We can't afford to eat out much," Charles said. "Besides, your favorite restaurants qualify more as entertainment than as food." "Not to me," Aisha said. "We'll just have to figure out how to make more money!"

_____ C. Justin had tried to quit smoking for years without success. Hae knew they had enough money to be comfortable, but she resented the money Justin spent on cigarettes and on doctor appointments for respiratory problems. Instead of discussing the issue,

Hae started putting away a little every month, so that if the problem worsened, she could move out until Justin quit smoking.

_____ D. Sue and Carlos wanted to buy a home. Sue's parents told them they would split the cost of the down payment with them. Sue and Carlos rarely had money left over at the end of the month and didn't know how they would save that much. Carlos offered to take advantage of his payroll deduction plan at work, but Sue was afraid they wouldn't have enough to pay the bills. Instead, she suggested they take her next bonus and go to Las Vegas to see if they could double it gambling.

_____ E. Keeli and Amir had their first child while they were in college. Amir stopped paying the credit card bills so he could pay for tuition and child care. When Keeli applied for a loan, she found out she had a bad credit rating. Keeli wished she had not let Amir pay the bills without her help.

Focus In

As a single person just beginning to manage your own money, how can you personally develop the skills, habits, and attitudes that will prepare you to work out money matters with a spouse? Write out a plan of action.