Our relationship with money can be complex and challenging. We may cling to every penny we make, spend it without thinking, give it away or complain about not having enough. Daily expenses, setting aside “enough” to last in retirement and talking about money causes anxiety for 6 out of 10 employees. It is frequently the source of marital conflict. How we manage our money relationship is driven by our own family history and differing world views on spending obligations. Tension is inevitable when ‘savers” partner with “spenders.” Managing money requires care, honesty, similar values, healthy boundaries, adequate financial education and personal insight. It is a tall order and a difficult daily exercise.

WAYS TO IMPROVE YOUR RELATIONSHIP WITH MONEY

1. Learn the basics: Not all of us were lucky enough to grow up in a money savvy household or learn from a skilled teacher. Self-education about money is important. Read about money management and healthy budgetary practices. Experts recommend that you talk about money with your partner at least one hour weekly. Budgeting is not a bad word; it means you are awake and mindful about what you choose to do with your money. If you can afford it, set regular payroll deductions with SCC Deferred Compensation Plan (Fidelity), before money is available to use. It’s less painful if you never see it and it goes into a magical place called FUTURE YOU.

2. Communicate honestly with your partner. Is a daily cup of coffee from Pete’s worth $1200.00 bucks a year? Maybe it is to you but maybe your partner would rather have 3 nights at a hotel in Maui. The goal is to work out an agreement that you can both honor. Learn to set personal boundaries around what you are willing and not willing to do. Financial honesty will cultivate a harmonious relationship.

3. If you suffer from a financial addiction such as gambling or compulsive spending, consider seeing an EAP counselor or attending a 12-step program. Secret, deceptive money spending behaviors is maladaptive. What feels good in the moment will create an atmosphere of mistrust that is damaging to your relationship. Get “financially naked” with yourself and your partner. Coming to terms with honest, personal spending is the road to mental health and will reduce conflict or unnecessary suffering.

5. Explore your own personal relationship with money and the beliefs you carry inside.
   • Were there feelings of financial abundance or financial scarcity growing up?
   • Was there a feeling of fear and “not enough?”
   • Did your family save money but fail to have fun?
   • Was money used to impress or manipulate other people?

The County of Santa Clara’s Employee Assistance Program can be a resource for you regarding your personal and behavioral challenges related to money. Call EAP at (408) 241-7772 to set up a free of cost appointment with a Licensed Marriage and Family Therapist. You and your spouse/partner may come in for up to seven sessions per calendar year. Improve your relationship with money and improve your quality of life.
Healthy Relationships

Intimacy in Marriage

Relationships are wonderful and wonderfully complicated too. No one in a healthy marriage would say it's been "happily ever after" every moment. They might, but they'd be lying. Relationships require effort and underlying every successful marriage is a good foundation of communication, compromise, and commitment.

Changing Times

It's normal and even healthy for relationships to shift and cycle through different stages. Staying in the initial lovey-dovey phase of infatuation can't last, and won't build a deep and satisfying marriage. Relationships will spike and dip as reality and imperfections emerge. These are great opportunities to learn more about your spouse and love them in a new and deeper way – and vice versa! This leads to a more settled and stable relational space.

When the Honeymoon Ends

Just because the "honeymoon" phase might be waning doesn't mean the relationship is doomed. Love continues to deepen as couples share both mutual and exclusive experiences. If your relationship goals include growing old together, consider these practical tips.

- **Talk** - Say not only "I love you" frequently but also what you love about the other. Set aside your mobile devices and share eye contact when speaking. Compliment your partner in front of others.
- **Time** - Plan weekly dates to maintain a strong connection. These don't need to be costly. A simple walk or coffee date can be equally meaningful as an elaborate celebration. Schedule a separate weekly "meeting" to talk through your calendar, finances, and household responsibilities.

Thinking Well

Crafting Critical Thinking

In a world of headlines and soundbites, there's no shortage of opinions. Social media is abuzz with individual views and feelings. Yet for all the accessible data, how do we process this information? Do we simply reiterate and re-tweet? Or are we modeling healthy, robust thinking and conversation for our children?

Mind Blown

Just what is critical thinking? The terminology alone might seem off-putting. However, critical does not mean cruel and close-minded. Instead, critical thinking evaluates an issue to form a future judgement. It observes, asks questions, and thoughtfully applies this awareness. Though our world is fast-paced and charging full steam ahead, critical thinking affords an opportunity to slow down and consider alternatives.

Aim Higher

Whether or not you interact with children or teens, the future depends on developing strong problem-solvers now. Curiosity and creative solutions begin with critical thinking. Modeling how to analyze, classify items, and identify relevant information are key ways to demonstrate higher thinking, and can be done at any age.

Chances are, the old scientific method details you learned in school aren't popping into your daily thoughts. But you don't need to bust out the glass beakers and lab coat. Start by asking a question, form a hypothesis, test it, and make your conclusion. For example: Would switching internet providers save me money? Research several options. Make your decision. Explore the results.

Pass It On

Children are remarkably absorbent, soaking up information all around them. Though your kiddo might not have education in formal logic yet, they can still observe and give reasons for their decisions. Capitalize on their youthful minds with these critical thinking tips.

- **Question** - Encourage curiosity and foster a love for adventure. When something doesn't make sense to a child, let them voice their confusion or difficulty. Many problems have multiple solutions. Demonstrate how to consider alternative explanations.
- **Test** - Whenever possible, use hands-on activities to form conclusions. Start with simple ideas from nature and build on what your child already understands, such as: ice melts, animals move, or vegetables grow. Set up simple observations and experiments to bolster their critical thinking confidence.
- **Clarify** - Anyone can regurgitate facts. Allow your child to practice saying things in their own words to clarify the meaning.
- **Expand** - Critical thinking extends past facts. Talk to your kids about biases too. Even grade-school children can process how emotions and motives influence judgements.
Some life decisions require little to no thought. Swinging by your local coffee shop probably doesn’t warrant a call to your financial advisor. However, purchasing a home isn’t such a snap decision. A little research on the front end can save you thousands over the course of home-ownership. Splurge on the coffee but skip the house-buying pitfalls with the following ownership checklist.

**Credit Score -** Want a lower interest rate on a home loan? Who doesn’t! Your credit score determines that number. The higher your score, the lower your interest rate. Avoid major life changes and purchases when looking to buy a home. Delay buying that new vehicle, furniture, switching jobs, or even opening up a new credit card. These choices will all affect your credit score.

**Budget, Budget, Budget -** An easily overlooked step is a budget review. Buying a house is much more than the “for sale” price. The down payment, mortgage type, and interest rate will all factor into your monthly payment. Other expenses include: closing costs, taxes, property taxes, and home-owner’s insurance.

**Pre-approval -** Schedule an appointment with your bank or a mortgage lender to set a realistic budget for your mortgage/loan. There are a wide variety of loan types, such as: fixed rate, adjustable rate, FHA, VA, USDA, and a bridge loan. A loan officer will help determine the best fit for you.

**Dish Sponge -** Wash daily with boiling water or disinfectant. Run sponge through your dishwasher to sanitize and store in an upright position to encourage drying.

**Pet Bowl -** Wash out water bowl every 2-3 days. Food bowls should be cleaned with hot, soapy water after each meal.

**Kitchen Sink -** Clean with hot, soapy water being careful to remove all debris. Sanitize weekly with white vinegar or a diluted bleach solution.

**Toothbrush Holder -** Use a 30-minute vinegar soak or sanitize your toothbrush holder in the dishwasher. Grab a baby bottle dish-brush to clean out the decorative nooks and crannies.

Buying a home is a major life decision, and a significant investment into your future. Let your home purchase work for you so you don’t become “house-poor.” Many financial advisors recommend spending no more than one-third your monthly budget on home-related expenses (mortgage, insurance, and taxes). Home-ownership doesn’t have to break the bank, which will come in handy when you host your first backyard bar-b-que. Congratulations on your future home purchase!

---

**GERMS, GERMS, AND MORE GERMS**

The Public Health and Safety Organization, known as NSF, cites the top germ-infested places in a typical American home. While you might guess the bathroom is the “germiest” room in the house, the kitchen actually tops the charts. Does it surprise you to learn that bathroom faucet handles, car keys, and video game controllers were fairly low on the list? Leading the germ-pack were items found in those warm and damp places, such as: coffee pot reservoirs, dish sponges/cloths, kitchen sinks and counters.

**SQUEAKY CLEAN**

Naturally, you might want to run for your cleaners and disinfectants right about now. However, there are a variety of cleaning solutions to fit your lifestyle and goals. In addition to bleach and chemical disinfectants, some natural options are: white vinegar, 100 proof vodka, lemon juice, hydrogen peroxide, steam, and certain essential oils.

Feeling motivated? Keep your grimiest places in tip-top shape with these year-round cleaning tips.

- **Coffee Pot Reservoir -** Circulate air by keeping the lid open after each use. Wash removable parts often with hot, soapy water. Once a month, run a cycle of equal parts vinegar and water. Be sure to rinse thoroughly with at least two water brew cycles.

- **Dish Sponge -** Wash daily with boiling water or disinfectant. Run sponge through your dishwasher to sanitize and store in an upright position to encourage drying.

- **Pet Bowl -** Wash out water bowl every 2-3 days. Food bowls should be cleaned with hot, soapy water after each meal.

- **Kitchen Sink -** Clean with hot, soapy water being careful to remove all debris. Sanitize weekly with white vinegar or a diluted bleach solution.

- **Toothbrush Holder -** Use a 30-minute vinegar soak or sanitize your toothbrush holder in the dishwasher. Grab a baby bottle dish-brush to clean out the decorative nooks and crannies.

---

**SOUND FINANCES**

From House Hunting to Welcome Home

Some life decisions require little to no thought. Swinging by your local coffee shop probably doesn’t warrant a call to your financial advisor. However, purchasing a home isn’t such a snap decision. A little research on the front end can save you thousands over the course of home-ownership. Splurge on the coffee but skip the house-buying pitfalls with the following ownership checklist.

- **Credit Score -** Want a lower interest rate on a home loan? Who doesn’t! Your credit score determines that number. The higher your score, the lower your interest rate. Avoid major life changes and purchases when looking to buy a home. Delay buying that new vehicle, furniture, switching jobs, or even opening up a new credit card. These choices will all affect your credit score.

- **Budget, Budget, Budget -** An easily overlooked step is a budget review. Buying a house is much more than the “for sale” price. The down payment, mortgage type, and interest rate will all factor into your monthly payment. Other expenses include: closing costs, taxes, property taxes, and home-owner’s insurance.

- **Pre-approval -** Schedule an appointment with your bank or a mortgage lender to set a realistic budget for your mortgage/loan. There are a wide variety of loan types, such as: fixed rate, adjustable rate, FHA, VA, USDA, and a bridge loan. A loan officer will help determine the best fit for you.

- **Twenty-Down -** Start saving for a down-payment. A minimum of a 20 percent down-payment ensures the best mortgage loan rates. However, many home-buyers don’t have 20 percent down. Aim for as much as possible. The more you pay up-front, the less interest you’ll pay down the road.

- **Find an Agent -** A trusted real-estate agent will make your home-buying experience significantly simpler. An agent can protect your interests, negotiate contracts, and navigate home inspections.

- **Wish List -** Start dreaming! Search online to view homes currently on the market. Visit open houses and jot down your deal-breakers and wish list items.

Buying a home is a major life decision, and a significant investment into your future. Let your home purchase work for you so you don’t become “house-poor.” Many financial advisors recommend spending no more than one-third your monthly budget on home-related expenses (mortgage, insurance, and taxes). Home-ownership doesn’t have to break the bank, which will come in handy when you host your first backyard bar-b-que. Congratulations on your future home purchase!
Whether it’s business or pleasure, the odds are pretty good that you’re one of the nearly 81 percent of Americans with a social media account. Opportunities to brand yourself, learn new ideas, and call attention to your skills are some of the benefits of social media. Connecting with others in a deeper way is another advantage. While most people understand the value of posting tasteful and safe items, we all know someone who shares inappropriate, overly personal information.

For work or play, stay social media savvy with these pointers:

- **Target Audience** - Who are you trying to reach? Knowing who you want to connect with will help you decide on which social media sites to be most active. Usually, your professional and personal accounts will look differently, unless those key industry players really want to see pictures of your family trip to the Grand Canyon.

- **Goals** - A clear strategy will help direct your social media actions. Looking to develop a certain profile to build your business or increase your network presence? Maybe you’d like to boost your shares and increase your followers? Set SMART goals (specific, measurable, achievable, relevant, and time-bound) for maximum success.

- **Timing** - Respond quickly and appropriately to others’ requests. Keep your site current and fresh, especially if job hunting. A social media presence is a job in and of itself. Engage with your account a minimum of five minutes per day to keep up the traffic flow.

- **Platform** - Choose the right social media avenue for your professional and personal lifestyle. LinkedIn, Facebook, Twitter, and Instagram are all platforms utilized daily. Like to post everyday with maximum interaction? Twitter might be best. A little more passive with occasional comments? Consider LinkedIn. If visuals are your social media game, reach a potentially wider audience with Instagram. These are examples of how to make a media platform work for you. As always, ask a trusted mentor which social media avenue they find most helpful.

- **Authentic** - Pretending life is perfect all the time won’t gain you any points. People trust others they can relate to, and authenticity is best. Whether you’re demonstrating a product, discussing an industry challenge, or posting about your spilled coffee, just be yourself. Whenever possible, highlight your product, team, events, or behind-the-scenes. When in doubt, post an inspirational quote or re-tweet a related article addressing your interests.