**HOW TO KEEP MONEY HARMONY IN YOUR MARRIAGE**

- Develop some short- and long-range financial goals together, and discuss what each of you will do to help reach them. Re-evaluate and check your progress toward your goals periodically.

- Set aside a regular time for discussion of money matters, preferably a day when neither of you has to work. By scheduling regular times for doing this, less time will be necessary and problems can be avoided. Discussions will be shorter, calmer and more productive if you discuss facts and figures on paper.

- Avoid blaming each other for financial problems. Rigid attitudes, beliefs or expectations about how you think your spouse "should" act will stifle your financial happiness and progress and cause problems in other areas of your lives as well.

- Don't use money to control your spouse. Emotional blackmail to get your way or bolster your self-esteem is likely to lead to retaliation either financially or in some other aspect of your relationship.

- During your discussions, try not to bring up how your parents or friends handle money. It is irrelevant and will make it more difficult for you and your spouse to reach mutually acceptable financial decisions.

- If one of you thinks that your own or your spouse's spending has gotten out of control, or if one of you has constant or frequent worries about money that you can't resolve together, seek help immediately from a professional financial counselor.

- Divide responsibilities for regular financial tasks as evenly as possible so that neither of you feels you're shouldering all of the burden. Refusing to take an interest in something as important as financial matters can be just as destructive to a relationship as insisting on complete control in such matters.

- Make sure that you both discuss and agree about the use of any expected or unexpected windfall. If one spouse receives a windfall of money and makes a decision about its use without the agreement of the other, it can harm your entire relationship.

- Keep each other regularly informed about all individual assets and debts whether in savings, checking or credit accounts. Avoid surprises, they will often be misinterpreted and cause problems.