



Advice for the Home Team Toolbox by Dr. Debi Warner

Dear Dr. Debi,

You said to sit and talk money together, but all we do is fight. How can we talk money safely?

Signed,

Screaming Checkbook

Dear Anxious Over Money,

Fighting is not always as it seems. It may be possible that each of you might be anxious and are acting noisy about it. Maybe you need to learn a new tool. Just like using a miter saw to learn complex cuts, facing money certainly is an important part of your successful project – so it bears some practice to get it right.

So, let's figure out what the cuts are, and angle ourselves to get ready to approach it square on. First, we need to get agreement on the intention to face the money. We don't jump in and do it yet, just begin with a statement by both Home Team grown-ups that you will do what you can to safely face it somehow together. This does not mean it is simple, it's just a place you both wish to head.

So – what is your own issue about the money? Do you have some beliefs about how your partner spends or saves that grieve you? Do you feel bad about your paycheck? Somehow, you are going to have to put that prejudice aside if you are going to really listen and stay calm.

You can practice by putting the checkbook or credit card in front of you, looking at it, and saying, "I'm just going to listen, we'll share, and we'll find a good way to do this together." Hmm, how'd that sound? If you have a knot in your throat, you are probably doing the right thing to get over it. Try it again. Actually a little pain inside does not mean you are failing, but perhaps you are getting ready to shed some crud that has been making you holler about money.

I am figuring that your Home Team is sane, but typical – and so in debt. Reality is, folks tend to get off course in spending when they are going solo and have forgotten that their choices impact other people and their bottom line. Keep your eye on the prize – that facing money together will have the ultimate bonus of considerate and careful spending, and getting things on track.

So, ask your partner to check out these suggestions too – so they can be headed in the same direction, which is always good for a team, to head toward the same

goal. We've all see the peewee hockey game with the goal made in the wrong end by a joyful but mistaken kid. We don't want that – let's get our bearings together, even before we mention a nickel.

After your inner preparations, it is time to begin your approach together. You will want to treat this like taming a wild animal – you start nice and calm, together, and slowly introduce the money materials, backing off when things get tense.

So, you start with the kitchen table and some calming tea (like chamomile?). You greet each other. Maybe you confess this feels dumb. One of you says the words, "Are we gonna do that money thing?" You dally a bit, and then both nod. At that point maybe one goes and gets the checkbook, or maybe you dally with voting on who gets it. Take whatever time and detours you feel like; you can even have some fun distractions.

OK, the checkbook is now on the table. You both stare at it. Who dares touch it? Want some more tea? How about some pie? Keep looping the conversation back to the money thing, but don't ride it too hard, it's not tame yet.

Watch each other; notice when the other is getting tense, help slow things down for them. Try to help your partner get calm enough to face the money thing in front of you.

Now, will one of you open it? Perhaps read a number? Keep up the calming stuff. Be sure you are focusing on helping your partner to be comfortable handling the conversation and money thing on the table. Do it for about 20 to 30 minutes. Then if you are feeling you're about out of steam for the thing, you can put it away.

Reward yourselves and enjoy some other activities. Just not alcohol, for at least an hour later; hey – you are careful after a gym work out, right? Well, same goes here, you just gave your brain a workout in changing your pain-money pattern, let it sink into your brain so you can pick it up and go further in 1-2 days.

You'll be taming your money horse in some time, to the point of being able to read checkbook entries, and even in some more time, to talk about whole categories of project expenses. Is it time consuming? Yes, but it is far better than wasting many nights fretting and sleeping alone after fights.

It takes some guts to learn a new skill for your project, but like most tools you learn, your project will be better, and so will you when you are done.

Happy Home Team!

Dr. Debi

Dr. Debi Warner is the Founder of Renovation Psychology® radio host, and author of the book, Putting the Home Team to Work, available now online at RenovationPsychology.com. Dr. Debi provides advice for greater domestic harmony to folks who are renovating their home – for True Home Improvement. This column is offered for enjoyment and enhancement and is not intended to replace your personal medical care. Photo by Bob Jenks, St. Johnsbury, Vt.

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