

Chapter 3: Finding Your Rhythm as a Couple

Chapter Overview:

- As we become more aware of our natural rhythms, we can purposefully use them to create better habits with money and in our relationships.
- Finding a better rhythm as a couple starts with a foundation of good communication.
- Better communication makes room for new habits and rhythms with money.
- Simple habits like a monthly money check-in can make a massive positive impact on our finances and relationships.

Relationships start with all sorts of excitement, fireworks, and butterflies. But over time, the chaos subsides, and we find a natural rhythm to life with the people we love. If you've been in a romantic relationship for a while, you likely have a rhythm to how you and your partner communicate, spend time together, and go about everyday life. As you grow together and naturally build a rhythm of life together, you can purposefully harness that rhythm to build a healthier relationship with your partner and with money.

Harnessing the Power of Rhythm in Relationships

Our relationships grow as we learn how to deal with stress and navigate emotions with our partners in better ways. But dealing with stressful situations isn't always easy, and often leads to conflict with people we love. Just like we learn to communicate and work with our partners in day-to-day life, we can also harness this power of rhythm intentionally in our relationships to deal with stress in more productive ways. As we build these better rhythms together, we can also harness those rhythms to support even better habits. Using rhythm intentionally can help you build better communication in your relationship, use money towards exciting goals and dreams, and build lasting wealth for a more financially balanced life.

Using Rhythm to Deal With Financial Stress as a Couple

One of the most challenging stressors in romantic relationships today is money. It's no coincidence that finances are cited as a leading cause of divorce, if not a major contributing factor to arguments and conflict. Money is hard to talk about, especially when we're in the middle of financial stress. Whether we realize it or not, we already have a financial rhythm. If you've noticed a pattern of struggling to talk to your partner about money or resolve conflict with

your finances, you're not alone. However, there are simple ways you can start harnessing the power of rhythm to deal with financial stress in your relationship in better ways. You don't need to wait until you and your partner are more financially stable, making more money, or have less going on in life. You can start today, right where you're at.

Rhythm Starts With Communication

You've likely built certain habits and ways of dealing with stress that create an overall rhythm to your relationship. One of the most important factors of this rhythm as a couple is your communication. How you talk to each other sets the foundation for how well you and your partner can work through stress and prevent problems together, especially with money. Communication is key to changing the rhythm of your relationship and preventing financial stress or issues from occurring in the first place.

How you communicate with your partner about money and how you talk about money together will impact your relationship's financial health, no matter how much money you make or what financial burdens you face. Many couples struggle with fights about money or consistent feelings of financial stress. You can begin changing the rhythm in your relationship by purposefully setting new habits and rhythms to your communication and your relationship with money itself.

The Rhythm of Responding

Even small rhythm shifts can have big benefits. For example, if you find yourself frustrated, overwhelmed, or reactive with your partner, one of the easiest ways to bring rhythm back into your relationship is to take a few moments to breathe before responding. If you make a habit of taking a few deep breaths whenever you feel emotionally overwhelmed, you can take a moment to process and change the rhythm of your communication. Deep breathing is a great way to develop a more mindful rhythm because focused deeper breathing slows the mind down. Slowing down your mind makes you feel more in control, less impulsive, and less like your mind is running away from you.

Building Better Communication Rhythms

Learning how to communicate in better ways with your significant other can bring a sense of understanding, security, and true partnership when talking about money and plans for the future. Finding better ways to talk about money as a couple can help you build a better rhythm to your finances and relationship from a place of honesty, transparency, and trust. Talking about money

can be exciting and rewarding when we focus on setting clear values and using better methods to communicate together, even when facing financial stress.

Creating Financial Intimacy

Financial rhythm in your relationship is about understanding each other and building together. At the heart of communicating with your partner is trust and a desire to get to know your loved one on a deeper level. Financial intimacy is so many things but mostly it is being seen, heard, and acknowledged by your partner (and your partner by you) so that your money stories don't derail what you and your partner want to achieve together. It is cultivating a safe space to communicate, explore, and be accepted for all of the vulnerable parts of your past.

Setting Financial Expectations

It's also important to openly discuss financial expectations. When we take the next financial step in our relationship or think about getting married, how we normally handle money and the financial dynamic of our relationship can change drastically. It's important to get on the same page with your partner and find ways to openly talk about how to manage money together. How do you split bills? What does each partner bring to the table regarding debt, assets, and financial obligations? Having open discussions now can prevent painful financial stress in your relationship down the road.

Responding With Curiosity

We often get frustrated with our partners, not understanding why they make the financial choices they do. We want them to act more like us or think more like we do. That frustration so often comes out in how we communicate with our loved ones. If you can instead get curious about your partner's response and their relationship with money, you can better understand their motives. The better you understand your partner, the easier it will be to build better communication rhythms together and handle financial stress as a team.

Building New Financial Rhythms as a Couple

Better communication is a great first step to managing money together as a couple. As you find more positive and effective ways to talk with your partner about money, you can discuss new methods to continue building better rhythms throughout your relationship. You can begin working on your money rhythm together by mindfully building your daily habits and practices with money.

How can you make small adjustments in life and in your relationship to better handle stress or create conditions for success? There are countless ways to better your financial life and creative solutions that work best for your relationship. Consider steps like setting up regular money check-ins, clarifying your money values together, and talking about ways to spend with intention.

Start Building Rhythm With a Monthly Money Date

One of the best ways to begin building a more purposeful financial rhythm with your partner is with a monthly money date. Finding time to sit down with your partner away from stress to talk about money together can help you understand each other better and get on the same page. Money is tough to talk about, and conversations get emotionally charged when we're in the middle of stress. A better way to communicate about money is to pick a time when both parties are in a good mindset and open to listening to each other's points of view.

Here are some tips for building a monthly money date with your partner and using rhythm to deal with financial stress as a couple.

How to Set a Monthly Money Date:

1. Pick a time that you and your partner can sit down without distractions and talk calmly and openly in a low-stimulation environment.
2. Make sure you both come to the conversation in a good mindset and free of HALTS. Make sure neither of you are Hungry, Angry, Lonely, Tired, or Stressed. Check-in and ask "is this still a good time for you?"
3. Frame the conversation. What do you want to discuss, plan, or accomplish in your monthly money date?

Framing the Financial Conversation

As you frame the conversation and find the financial rhythm in your relationship, continue exploring your money values together. What does transparency mean for you? Even if you don't share an account, set the parameters of comfort. What are your natural strengths and how can you build on them? Balance the power. One person may make more or have a more lucrative career where they need support to get there. Name that! The other may make or work less but carry the "invisible" load, ultimately helping the other succeed. It's not about the numbers. Consider division of labor as well. And lastly, don't forget to dream together. Make a habit of visualizing and planning your successful financial future together. What does it look like? And how can you naturally shift the financial rhythm in your relationship to get there?