

## Attention, Desperate V-Day Shoppers!

The Motley Fool

By Dayana Yochim

Let's face it — if you're reading this, then you're doing one of three things:

roses left!" Slapping your forehead against your computer monitor before Googling "last-minute Valentine's Day gifts in (insert your city)." Smugly savoring a Necco Valentine candy, while other poor schlubs curse Hallmark.

Want some help out of the schlubhouse on this holiest of lovers' days? Go home early and present your sweetheart with a newly balanced checkbook and organized financial paperwork.

No, this is not a setup. While there may be more conventionally romantic ways to shower your loved one with proof of your everlasting devotion, roses and massage gift certificates expire a lot faster than do lovingly reconciled account statements. And there's no bigger turnoff than a desperate Valentine's Day gift.

When your significant other fails to find the words to express his thanks for your thoughtfulness, simply explain that although money issues continue to be the No. 1 cause of divorce in the United States, you're not going to let that happen to you two lovebirds.

**Reel your "Sig-O" in.** If your better half isn't interested in talking finances, lure him in with an enticing reward. What kind of couch, vacation, home, retirement, plasma TV does he envision? When you explore the possibilities that well-managed finances could afford, your reluctant partner is more likely to become a willing participant.

**Split up ... your financial tasks, that is.** Managing your money relationship is a two-person job. (Couched resentment is very unbecoming and not good for your skin.) Take equal responsibility for keeping your joint finances on track. If you balance the checkbook, have him gather and organize those ATM and grocery store receipts you put in the fishbowl by the front door every day. Or consider an equitable distribution of other chores, and have your shmoopy take on some house task that ruins your manicures.

**Schedule a summit.** The financial world is fond of quarterly reports — go ahead and set a date for the inaugural event. Your State of the Union address should cover (1) the amount of money you currently have together, (2) the percentage of change from the previous quarter, and (3) any transactions (buying, selling, saving, overspending, getting a puppy). Doing this on a regular basis will keep him in the loop and inspire more paperwork discipline for yourself.



**Build a budget for two (or more).** There are no hard-and-fast rules to budgeting that you must follow till death do you part. There are some rules of thumb, though. A personal favorite on budgeting is “[The 60% Solution](#),” proposed by author Richard Jenkins. It’s a simple way for math phobics like me to help organize spending. He proposes that 60% of your income should go to “committed expenses” (mortgage, food, utilities, etc.), 10% for “fun money,” another 10% for irregular expenses (your short-term savings), 10% for retirement savings, and 10% for long-term saving and/or debt reduction. Consider this a starting point for your own budget; bend the rules to fit your own situation.

Along the way, come up with rewards for meeting some of your savings goals. Get creative. Oh, all right: Make it fresh flowers (or [a heated bra](#)), if you must.

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[Touchy-Feely Finances. Ew.](#)

*Dayana Yochim is the author of [The Motley Fool's Guide to Couples & Cash](#), which is chock-full of ways to prevent bedtime money blowups.*

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