

# Marriage Money Bliss

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## Thank You for Downloading!

I am grateful for the trust you have placed in downloading this eBook.

A more joyful, harmonious and loving marriage is coming to you.

## Let's Get Started!

I have a long history of **NOT** managing conflict well. I do one of three things with conflict:

1. Avoid it like the plague
2. Bury it deep inside me
3. Let it spill out in a flash fire of emotion



Because of this, my wife and I would quickly end up in the ditch when we discussed our money. She would text me, “Hey, track practice is starting and we need to figure in new running shoes for the kids”.....**AVOID**.

Or she would tell me, “Hey hon, I think you are spending too much on your outdoor hobbies” ....**Avoid AND Bury deep inside me**.



Then, one day just a *slight* miss-spoken word from either of us, a *slight* mis-communication and **BOOM!** It's on!

My flash fire of emotion fueled by money stress catches and burns hot and bright. My wife matches the intensity and we're instantly in a full on money fight.

**Ugghhh!** How did we get here? Why am I having such intense conflict with the woman I love?

## Why?

As a former financial advisor, I have all the knowledge, all the solutions, all the answers except...what is causing this intensity of disagreement over how we manage our money?

I want the whole picture, I want to figure out what is missing. What is keeping my wife and I from having harmony around our money? I feel deep inside that accepting conflict in marriage about money as **“just the way it is”** is not good enough.

I **REJECT** that couples fighting about money “is just the way it is.” Nope, that's **NOT** acceptable.

From the first day I decided to pursue a career as a financial advisor, I was convinced to use money and not let it use me. I will not be a servant to money, I will wield control over it and use it as a tool to craft my life, my marriage, my family, my relationships to their fullest expression.

There is no greater sense of joy than harmony in relationships, money is not going to be the one thing that divides our marriage.

**This problem needs to be solved, I am NOW sharing with you the solution I discovered.**

My name is Russell Jay Dunnuck and I worked as a professional financial Advisor for 15 years. I went all in, university degree, professional designations, even a master's degree absorbing all the knowledge I could find on personal financial planning.

Very quickly I ascended the financial planning ladder, advising ultra-high net worth clients and business executives. But all the financial knowledge and experience I gained could not prepare me for how unfulfilling my career became. I was focused solely on advising based on financial knowledge, ignoring emotion and my heart. I could see the tension on the faces of the good people I provided financial advice. Many times what I was advising them to do was conflicting with something they were feeling in their heart. They eventually acquiesced to the "expert" and I walked away knowing there was another angle I was missing.

**I bailed.** I left financial planning and now work with a non-profit doing work bringing me personal fulfillment. It has taken me 10 years to learn how our heart's internal guidance helps us make better financial decisions. This eBook was written in the context of allowing your heart to hold sway in financial decisions.

## Who This Course is For

This course is for couples wanting to make a big move and drastically reduce stress in their relationship.

If you are fed up with being **FED UP** about money stress between you and your spouse, the following pages will give you the respite you are looking for.

If you are just **DONE** with fighting about money, how those fights can so easily turn into launching personal attacks, the hurt, the fear and the loss of unity, then this course will help you turn things around quickly.

I'm going to teach you how to **once and for all** deal with the root of the money fights.

***Yank out the whole root and make sure it never returns.***

Once the root of money disagreement is gone, **love and harmony** will once again have the space to flourish between you and your partner.

The following pages contain the **5 steps** you will take to accomplish this.

This is an action oriented course. You will know exactly what to do and how to do it.

You and your partner will share commitment to completing these steps and work hand in hand to once and for all rid yourselves of fights about money.

**These 5 steps must all be done.** Don't pick your favorite or the easiest and just do that.  
**NO WAY!**

They all need your full attention and passion. I can't stress this point enough!

The 5 steps will help you understand your spouse better, why they spend the way they do, what is driving their behavior. You will also gain important insights into your own value attachment to money.

**By the end of the course you will both have insights and an action plan that will result in love, unity, and a renewed trust in each other.**

You and your spouse share the bond of marriage. You have forever joined forces, linked yourselves together in the pursuit of ongoing unity, love, and care for each other.

Money is always listed in the top reasons for divorce. Harmony over money issues is crucial and can cut out a large amount of stress between you both. You know it matters, the late night arguments, sleepless nights, and stress between you all point to the need to address this....**NOW!**

**SO GET EXCITED!** Better days are coming very soon. You have all upside from here. Let's go clear the stress around money!

## **STEP #1: Understand what triggers your money decisions**

**This first step must be completed first.** You cannot skip ahead to the next 4 steps and then come back to this one. If you do not get this one right, none of the other 4 steps will work.

Yeah, we're goin' hard, deep, and fast on this, but we have to, there is no other way. No solution, no financial product will do any good until you get this one right.

Why do you make the decisions you make about money?

Why do you spend the way you spend?

If you don't have the insight into why you spend the way you spend then you can't understand why your spouse spends the way they spend. So be willing to dig in and spend some time in your emotional mud to find the answer. Here's an example of how to go about this, I'll use my own true story.

Remember the question earlier my wife would ask me and I would avoid answering and bury the emotions deep inside? That question, "Hey, why are you spending so much on your outdoor pursuits?" was the question I needed to answer.

Why do I feel this drive to pursue so many different and varied outdoor pursuits? I used journaling to explore this. After several hours of journaling, I was sitting on our back deck gazing out over our neighborhood pond and it struck me.

I was seeking external validation. From my family, my colleagues, and other men. When I discovered that I can give myself the gift of validation from inside, all of a sudden the need to pursue (and spend money on) outdoor excursions started to dim and fade. I still enjoy outdoor pursuits, but I now do them because I WANT to, not because I NEED to for validation.

So in this example, I had an emotional wound from my childhood that drove me to seek emotional validation from outdoor pursuits and that cost money! Once I understood this, I was able instead to give myself the gift of validation from within me. Peace flooded my soul, restlessness faded.

I was able to explain this to my wife. She completely understood and it was a powerful healing moment between us. I now knew where to find a true source of validation and she had more compassion for what drove my spending decisions.

What is it for you? What is *driving* your spending habits?

Let me be clear that I'm talking about spending **habits** here, which could mean being extra frugal (dare I say stingy?) or over-spending, we're looking for what is driving your spending habits (or lack of spending to be super frugal).

So grab a journal and spend some time contemplating the following questions, write down your answers.

- Does your spending in some way soothe a negative emotion?
- Do you have a past emotional wound that is impacting your spending decisions?
- Is there fear behind any of your spending or lack of spending (i.e. being frugal)?
- Are you trying to maintain a certain image to other people through your spending?
- How would you spend your money if you didn't have to worry about what other people would think?
- How would you spend your money if your goal was the fullest expression of who you are?

Spend about 10 days on this step. If you are not in the habit of journaling, 10 days can seem like eternity. Just write a couple sentences a day to get the flow going. It'll feel good and after a few days, you'll find it becomes easier and more insightful.

After 10 days, schedule a time with your spouse to connect and discuss. Plan this time in advance to create the optimal balance of the right ambiance, and emotional state. As best you can, use the following tips, remember.....this is a critical step where you need your full attention to understand both yourself and your spouse. Invest in this time, don't just "check the box", I promise if you put in the effort on this step, the rest of this program and your chances of cutting out money fights will be enhanced greatly!

- To the best of your ability, set aside as many distractions as possible. Smartphones, TV, young children, noise...you get the idea.
- Set a calm mood. Dim the lights, light a candle, play calm instrumental music softly in the background. We're going for creating a calm, peaceful space where stress melts.
- Pour each other their favorite non-alcohol beverage. While it might be tempting to offset the potential for a fight with an adult beverage, you need your full awareness and be fully present during this discussion. What you and your spouse are getting ready to share deserves you both to be 100% present in the moment.
- Agree in advance that if the discussion goes off the rails, either spouse can postpone the discussion to a better time.
- Flip a coin to determine who starts.
- Simply share with each other what you found through the exercise of journaling for 10 days. Talk in terms of feelings. Do not and I repeat, DO NOT accuse each other of anything. This is a time to be vulnerable with each other. If you do this, greater understanding and unity will be the result.

- Ask each other questions to clarify anything you don't fully understand about what drives each other's spending habits. Your goal here is the following: ***Understand what is behind each other's spending habits to the level that your spouse understands that you understand.*** Read that last sentence again if you need to....maybe even multiple times, understanding to that depth is the key to doing this first step well.
- Commit to each other you will never again attack each other's spending at an emotional level. You can express concerns and your own feelings, but now that your spouse has been vulnerable and opened up to this depth, ***you absolutely must not defy that trust by bringing it up to your advantage in an argument.***
- You now have the key to understanding why your spouse spends the way they do, hold this treasure and protect it. By doing so you make sure you suck the oxygen right out of any current or future money fight.
- Commit to giving your spouse the gift of compassion around any emotional wound they express. Share this with them, don't try and fix it. Just be present with them as they feel it.
- Now, give each other a giant hug and celebrate this huge step you just took together. Seriously, it was intense, but don't you feel better?
- Your hard work has paid off and you are now ready to move to step 2

## **STEP #2: Seriously consider having separate checking accounts.**

I'm sorry...what?? You just finished an amazing exercise together that provided deep insight into each other and brought you together and now I am suggesting you split your bank account? Let me explain.

When I was working as a financial advisor, I watched our bank account like a hawk. Usually there is one spouse that does this. It is the spouse responsible for setting the budget, reconciling the account, watching the spending...etc.

It wasn't until my wife told me, "I can't event buy a diet coke without you knowing!" She was feeling watched, regulated, controlled. That was not my intent, I was just trying to be on top of the finances and account for everything. She felt like I was stepping on her oxygen hose.

So we opened a second checking account. We both have careers, so her paycheck went into her account and mine into my account. We then decided what expenses we were both responsible for paying out of our accounts.

It just so happened that we decided to pay the fixed expenses like the mortgage, utilities, insurance premiums, etc. out of my account. Since she made most of the day to day spending decision with the kids, that freed up her account to be used for the variable needs of the kids, groceries..etc.

By dividing up expenses like that, it gave us the chance to each have funds in which we could have flexibility and spend as we want. All of a sudden, our money stress dropped several levels. She didn't feel watched all the time, I was able to focus on making sure the fixed expense got paid. We were both free to spend the flexible money how we wished.

This is what worked for us, and you can get to the same point if you take the extra step of adding a second checking account. This lets you share the responsibilities of making sure all expenses are paid while still giving each of you your share of the flexible funds to spend however you want.

If there are any additional fees associated with an extra checking account, ask yourself if the additional fee is worth the additional peace in your marriage provided by two checking

accounts. I think you'll find the fees are so minimal, that it is a small price to pay for the peace you receive in return.

One last nugget of advice, the ownership of each of the checking accounts should still be joint ownership. Both your names should be on each account and both able to transact on the accounts.

This is not about squirreling away money and hiding anything from your spouse. Each of you should have full access to each other's accounts at any time. Here is where the trust factor gets multiplied and you grow together as a couple.

While you both have access to each other accounts any time, you agree to not check up on each other. While my name is on my wife's checking account and I can login in anytime to check her account activity and where she is spending, I don't. I trust her. She trusts me. We've agreed on what expenses each other will pay and we let each other manage it from there.

**Open access with open trust creates unity.**

### **STEP #3: Trade Up**

This step is where you will get some amazing personal satisfaction. As you already know so many marriage money fights are about differences in personal preferences on spending. Many times that spending seems really expensive to your spouse.

What seems like a perfectly reasonable amount to spend on something you see as important or valuable, your spouse sees as frivolous, and too expensive. Many times our spouse is right, and we don't see it because of our own emotional wounding or importance that expense plays in our lives. We have a natural conditioning to over-spend on things that are really important to us.

Now, if you just go through your spending and find expenses you know your spouse thinks are frivolous and seek to cut them out, you will quickly run into a wall. You see the expense as reasonable and important, your spouse sees it as frivolous and if you just bend and cut out that expense you are not going to **feel good**. Your spouse will emotionally pick up on that and your unity starts to crack and money fights once again weasel their way back in.

The solution is to take the expense you see as important and your spouse sees as frivolous and **trade up**. If you examine closely I bet you can find a less expensive trade to make that will give you the same if not more enjoyment.

Let me give you an example. Years ago I discovered what good coffee tastes like. I was hooked, I wanted more, I loved it. Really good coffee is an art and takes time to brew, but I was busy and didn't have time for that during my normal work schedule.

The Starbucks marketing machine grabbed my attention and before I knew it I was a daily regular at the Bucks. Since I was grabbing coffee and they served breakfast sandwiches it was even easier to add a breakfast sandwich to my morning Starbucks run.

This felt like it worked well, although I began to notice my stress level would ramp up when my order was not ready on time or there was a long line and I hadn't left early enough for work to accommodate a longer than normal wait. I also noticed the cost of my drink of choice slowly creep up. Over the course of a month or a year, that adds up big time!

One time while traveling the hotel room where I stayed had a Nespresso machine. I made myself a cup and WHOA! That's good coffee! Where has this been all my life?

I researched a bit and discovered while the Nespresso machines are a bit more expensive, the coffee pods are way less than my regular Starbucks drink. There is even a little milk frother you can buy to go along with the Nespresso. Now for about 1/4 the cost I get better coffee. It's quick, I put it in my travel mug and I'm off to my morning commute with a better cup of coffee, AND no stress that I might have to wait for my order at Starbucks.

I also have started throwing a couple eggs in the skillet, add some olive oil, black pepper and a quick piece of toast and I've traded up my soggy Starbucks breakfast sandwich in a bag and high priced (usually burnt tasting) coffee drink for a really good coffee drink and awesome tasting eggs and toast.

Finding a trade-up like this ***made me feel really good!*** The bonus is my spouse also sees how I've taken what was once a frivolous expense and with a minor tweak, the expense was cut to a sustainable level and I didn't give up a thing, I actually improved my experience and lowered my stress!

Here's another example: Our family has been in the habit of going out to eat on Sundays. We'll usually pick the same restaurant and order the same high calorie, mostly unhealthy menu items. It is expensive, with 6 in our family, the entree cost feels like it rises exponentially.

I always thought this habit was a bit on the frivolous side, but my wife didn't want to cook. While we divide the meal prep during the week (I make breakfasts and she makes dinners) she did not want to make yet another meal on a day when we chill as a family. I see how hard she works and while it felt more frivolous to me, I could completely understand her need to take a break from meal prep.

Recently I had an idea that perhaps I could trade up our Sunday lunch restaurant experience. Here is what I did. I love cooking outdoors in a dutch oven. What if I made Sunday lunch in the dutch oven? Making a backyard campfire every Sunday morning to cook over a fire was too much and not reasonable, but why couldn't I use the dutch oven...in our kitchen oven?

So I purchased a couple small whole chickens, found a poultry rub seasoning recipe. I seasoned the chicken. I cut up some potatoes and carrots and threw them in the bottom of the dutch oven. I placed the seasoned chicken on top, in the oven it went! An hour later our family started to smell the aroma in the house.

Lunch time rolled around and we dined on succulent chicken and roast potatoes and carrots. Everyone devoured their meal and raved about it, "Better than a restaurant!" was said many times.

The cost for the chicken and ingredients was again about 1/4 the cost of our usually restaurant bill. We were relaxed at home together, the meal was healthier, my wife didn't have to cook. It was just a few minutes of prep for me and one dutch oven to clean up.

Preparing a dutch oven meal in your kitchen on a Sunday morning was relaxing to me, AND just felt good! With only the dutch oven to clean up, we were back to our normal Sunday afternoon relax time before we would have returned back from the restaurant. A great Trade Up!

I could go on with other examples like finding camping gear that was just as good, but less expensive because it did not carry the major name brands. Or how our family recently used our camping travel trailer as a hotel room when visiting a local amusement park. We didn't have to board our pet, the campsite was cheaper, and the kids enjoyed the campsite more than a hotel!

So grab your journal right now and spend 10 min writing down some ideas about where you can Trade Up. Finding these Trade Up opportunities lets your spouse see that you listen to them and when these expenses that are frivolous in their eyes start to be reduced or disappear, so will the stress that they have been causing.

## **STEP #4: Sacrifice spending for your spouse**

We have been taught a world view of scarcity. Phrases like, "Get what you want before anyone else" and "If you don't look out for yourself no one else will" have shaped our culture. However, anyone who has been married longer than 10 min knows how marriage is different. Nothing runs a marriage into the ditch faster than one or both acting selfishly. Selfishness disrupts unity, kills intimacy, and sends you both on two different paths, different wavelengths.



Communication breaks down, resentment builds. It seems to feed upon itself, growing into a bigger and stronger monster between two people who once adored each other and promised they would give of themselves to each other for eternity.

Even if selfishness is not a current problem between you, sacrificing spending for your spouse deepens unity quickly. It sets a powerful tone of abundance between you.

In step two we divided each spouse's flexible spending into separate accounts, giving each person their own money to spend and enjoy the way they want. This removes stress, the way to build a thick wall to keep that stress out of your marriage is to adopt sacrificing your own flexible spending.

One time my wife sacrificed her flexible spending in order to buy me one of those fancy expensive thick walled coolers for my outdoor adventures. I had not bought one for myself because of the cost, when she bought it for me....out of her flexible spending. **WOW! That meant a lot to me!**

One year I used my spare flexible money to boost the budget for spring flowers for our front porch and back deck. My wife loves to make the house look fresh and beautiful every spring. New mulch, trimmed landscaping, and flowers. Because of the cost, flowers are usually purchased in moderation, but with my sacrifice, we were able to have more flowers than previous years and she was thrilled!

It is these little surprises that delight our spouses. When the money for these little surprises come from a place of sacrifice, the good feelings and delight we feel giving and our spouses feel receiving are magnified.



Be sure to not sacrifice all of your flexible funds. You still need your own funds to spend how you want to foster your own personal growth, peace, and development. But occasionally surprising your spouse with a boost to their flexible fund will ensure the stress you used to feel about money stays far, far away.

If you think about it, sacrificing and giving from our flexible spending funds is the exact opposite of what used to happen during money fights. You used to criticize and point out where your spouse over spent.

Now, because you know what drives their desire to spend (Step 1), you have your own flexible spending funds (Step 2), and you have excess funds because you have traded up and are now spending less on your own desires (Step 3), you can take a deeper step and sacrifice so your spouse can spend in the areas important to them.

**Instead of intense conflict, you have replaced it with a loving feedback loop pulling you both closer and tighter together.**

## **STEP #5: Stop Budgeting, Start Living**

One spouse wanting to create and stick hard and fast to a budget is the dry tinder of money fights igniting. Many times one spouse is the numbers oriented person and wants to account for everything and tie it up in a neat little bow with an elegant budget.

That type of scrutiny over your money is pushed by virtually all financial “experts.” You’ll see it time and time again...”First you must start with a budget!”, or “You must track your spending for a month,” or “Review your bank statement and find out where all your money goes!”

**This is ridiculous, you know where your money goes because you spend it everyday!** I’m guessing you can pretty much tell me off the top of your head where you are over-spending, or where a large portion of your money goes. It is intuitive.

So why the painfully dry exercise of tracking your spending and organizing it into a budget where you and your spouse can see in black and white each other’s spending?

Doing so literally sets up kindling and a tinder dry stack of firewood ready for the smallest spark of criticism between you and your spouse and **WHOOSH! Money Fight Flash Fire!**

I’m not anti budget, but I am anti-**nit-picky budget**. If you feel the need to expose where your spouse over spends down to the penny, then go back to Step 1 and start over. :)

How do you know if you are over-spending without a budget you may ask? It is actually quite simple and some financial planning software used by financial advisors is actually structured the following way:

1. You earn money that gets deposited to your checking account each month.
2. You then spend out of your checking account.
3. If you are overdrawn in your checking account once or multiple times during the month, you are over-spending.
4. If money is leftover and builds up and you move it to a savings account or investment account then you aren’t over-spending, you are saving.

If needed, you can look at this over a longer period than a month since any given month can have surprise big expenses.

Look at it over 3-6 months or a year if you want. Check your bank statement beginning balance and ending balance. If negative, you have some work to do to reduce expenses. If it is positive, you are saving. ***It is really that simple.***

Those reading this who must account for every dime may be hyperventilating at this point, that's OK.

I recommend a budget based on categories while keeping in mind the goal in Step 2. Decide on the expenses and divide them up based on mutual agreement. But don't be a slave to the budget, it drains all the life out of your experience as a married couple.

Focus on LIVING! Many will find this advice reckless and not financially prudent. Hear me out on this one. This is the path to sustainability. You have done a ton of work up to this point, congratulations on your hard work, you have done well! Now it is time to take this to a sustainable level.

The financial planning and investment industry is fixated on you saving as much as possible maximizing return on investment. Think about it, the industry is setup and managed to encourage the average household to sock away large sums of money.

The financial industry uses fear and anxiety inducing articles and marketing to get inside your head. The result is that a feeling is created within you that you must save and invest in such a way that you amass a huge nest egg. If you don't you are somehow stupid, uninformed, undisciplined and missing out on something amazing.

As you work your tail off to feed the financial planning machine, you make trades; less time with your spouse, and kids. Throttling your pursuits of hobbies and even generosity to family and friends. The very things that make you human are viewed as inferior to income generation and maximizing the return on investment of your savings and investments.

I am promoting the concept that you make your financial decisions based on what makes you human. Yes, we need to save for a time later in our lives when our age makes it difficult to work and earn a strong income.

My wife always saw having her nails done as an expense where the money can and should be used for a better purpose. One day I encouraged her, "Women are the crown jewel of nature's beauty, go ahead and get your nails done if you want.....and enjoy the experience," She did and she felt good about it, that's what makes us human.

This is about restoring balance and being strategic about your spending. Not strategic to feed the financial industry machine, but strategic to building loving and deep relationships with your spouse, your family, friends, and most importantly with yourself.

As a man, I recently decided to grow my hair longer while also growing a beard. I'm finally at the age where my beard comes in full and it felt natural to do this. I researched and enlisted a professional barber who shapes my hair as it grows out and also trims my beard. I look forward to my haircut and beard trim. It is super relaxing and I feel like a million bucks when I walk out.

Our family also chooses experiences over possessions. We could afford a larger home, but we capped it so that we were not "house poor" and had money for travel with the kids. We take

every day of vacation afforded to us by our employers and pack up the camper and go places like Great Sand Dunes National Park, Colorado. Florida beaches, Smoky Mountains, Myrtle Beach. We buy a souvenir magnet wherever we go. The side of our fridge has dozens of magnets reminding us of our travel adventures.



Absolutely, save money for a rainy day, or if you have an illness and need to take off time from work to heal. But don't stop living!

Be willing to risk a bit, maybe save too little and have to drive an older car in retirement, likely you won't even care when you are older.

***Your relationships today are what need your time, attention and treasure.*** If you do THE NOW right with your marriage, family, and friends....the future will take care of itself.

CONGRATULATIONS!

You have completed all 5 steps to Marriage Money Bliss!

**May you and your wife or husband grow closer in unity, love, compassion and intimacy each and every day!**



Thank you for your attention, I am so grateful to you!

Here's to your fulfillment!

***Russell Jay Dunnuck***

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