



NEW MEXICO MARRIAGES FIRST PROJECT PRESENTS:

# MARRIAGE LIFELINE!



## Coping with Financial Stress

(by Leonie Oliva and Rebecca Holland)

Welcome to the Spring edition of The Marriage Lifeline. In this edition we are looking at the important issue of money and finances and how these can impact our relationships. Money problems can have a negative impact on personal relationships, whether couples are married or dating. Financial stress is the top cause of relationship failure. The chorus line of a song I listened to when I was a teenager sums it up “*No romance without finance.....*” So how can couples prepare themselves to deal successfully with financial pressures when they arise? We hope the following pages will give you some helpful guidance. A first step is to understand what money means to you and your partner.

Money means more than the coin, paper or plastic to acquire goods and services. Money is linked to complex emotions, feelings and behaviors. Each person has "money messages" that are based on past experiences, what you observed in life and what you were taught. These money messages reflect the attitudes, perceptions and expectations that influence your financial behaviors today. If you think about your childhood, what do you recall about your household, the people and the community around you? What kind of housing, food, and clothing did you have? What were you told concerning money? These messages begin to establish a meaning for money in our lives. As years pass the culture, society and economic environments affect our relationship with money. You begin to discover that some people have more money than others and families have different rules about who manages the family resources. For many people, money and what one can do with money, is a measure of their identity and self-worth. On the other hand, limited money makes people feel powerless. Some people only want to enjoy the pleasure money can buy while others want to save,

save, save and never spend a dime!

In personal relationships, money is often a source of conflict. The same words or actions can have different meanings for different people. Currently, conflict around finances is the number one reason that couples report they are pursuing divorce. If couples want to understand each other better in this area, it is imperative that they talk about the meaning that money has for them. Just a simple conversation about the meaning of money can begin the process of communicating about a difficult topic. Look at the assessment below and mark the areas that identify what money means to you. Ask your partner to do the same.

### What Does Money Mean To You?

- **Survival:** Money meets your basic needs (food, clothing, shelter, etc.).
- **Security:** Money is something you put away for a rainy day.
- **Freedom of choice:** Money allows you to have greater variety in selection.
- **Pleasure:** Money is used for enjoyment (vacations, hobbies, travel, entertainment, etc.).
- **Love:** Money is used to express affection by giving generously to others.
- **Control :** Money is power – when you have it you can control your life (and sometimes others).
- **Prestige (status):** Money and wealth represent approval and influence.
- **Compensation:** Money is used to compensate for hurt feelings.
- **Self-development:** Money is used to learn new skills and educate yourself.
- **Independence:** Money means you can financially support yourself.
- **Unimportant (avoidance):** Money doesn't matter – let someone else handle it.

Now, take some time to discuss this with each other. This is the beginning of understanding how your partner views money.

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### *Featured Upcoming Event:*

Stepfamilies Conference and Youth Event!

Saturday, April 10th

9am to 5pm

# What Do We Do Now?

(by Michael Holland)

In these uncertain economic times, couples are facing pressures and challenges that are unprecedented. The prices of consumer goods, services and products continue to rise, taxes are increasing, credit card companies have increased their interest rates and/or minimum payments, while many couples have lost jobs for an array of reasons related to the recession. What is a couple to do when they are facing a difficult financial situation?

First of all, don't panic. There will be a way through this. Count your blessings - what is it that you do have in your life that may be positive? Family and friends who love and care for you; your health; food to eat, or maybe the recession brings new opportunities your way, such as returning to school or starting your own business. Panicking will only add to your stress level so do all you can to remain calm during this period.

Secondly, there are many resources available to you. First of all, do all that you can to plan a budget. Writing a budget helps to analyze your expenses and your assets, and develop a plan for survival. This in itself will help reduce some stress. If you are a member of a credit union, many of them offer their members classes in budgeting and even counseling regarding your finances. The next time you stop by your credit union, ask them what they offer.

Another resource in our community that is often overlooked is our County Extension Agents. This is a valuable resource that is provided to the residents of New Mexico through New Mexico State University. Some of their services include how to shop for groceries and plan nutritious meals on a limited budget and advising you on many topics regarding your yard and home such as how to save on water and energy usage, thus reducing your expenses.

## County Extension Agents

For more information visit:

[www.bernalilloextension.nmsu.edu](http://www.bernalilloextension.nmsu.edu)

If you live in Bernalillo County

[www.sandovalextension.nmsu.edu](http://www.sandovalextension.nmsu.edu)

If you live in Sandoval County

A large expense that most people incur is heating and cooling their homes. PNM will come to your home at no charge and perform an energy audit. The recommendations they provide will help you

to reduce your heating, cooling and electric bills. Another resource that can help you is the many sites for money management that are available on the internet. Some of the top sites are:

[www.moneycentral.msn.com](http://www.moneycentral.msn.com)

[www.finance.yahoo.com](http://www.finance.yahoo.com)

[www.money.cnn.com](http://www.money.cnn.com)

These sites have information about managing debt, loans, investments, and even what to do if you are in financial trouble. There are pages and pages of articles that can help you with various situations you may be facing.

Maybe you are saying, "What if I've overextended myself with credit card debt and consumer loans? What should I do now?" There are still many resources available to you. If you are struggling with credit card debt and consumer loans, one organization to check with is **Consumer Credit Counseling**. Their local number is: **505-884-6601**. They have helped thousands of consumers over the years to overcome their struggles with debt.

There are also many other community organizations and churches that offer a wide variety of classes from healthy cooking on a budget, to financial counseling, to money management courses, often for free or very low cost. Check community bulletin boards, websites, and ask around. Someone will be able to point out the resources in your area!

If you are so overwhelmed that you have not been able to make payments to your creditors, you may need to consider filing for bankruptcy. While this is not a pleasant process, it may be some consumers only option. In order to know if this might be an option for you, we suggest that you consult with an attorney who specializes in bankruptcy. The important thing to know is that if you are facing financial struggles, educate yourself and get help early. This will help to reduce the stress that occurs during these uncertain financial times.



**Michael and Rebecca  
Holland,  
NMMFP Directors**



## New Mexico Marriages First

### Project (NMMFP) exists to:

Provide culturally appropriate relationship education, relationship enrichment events, and programs that explore positive relationship models for married couples, engaged couples, couples interested in marriage and teenagers thus strengthening marriage and reducing the incidence of divorce.

*The  
NMMFP  
Motto:  
"Relationship  
Education  
Rocks!"*

# Till Debt Do Us Part

(by Krystal Gutierrez, NMMFP Intern)

You know you should be doing a better job of managing your money - and you'll start - really you will! Right after you've cooked dinner, helped the kids with their homework and walked the dog (ooooh, "Grey's Anatomy" is on). One of the biggest obstacles many couples face is managing their finances. For many of us, managing finances is very low on our bottomless "to do list."

Money is an emotionally charged subject that can easily cause sparks to fly. Many couples say that a primary cause of conflict in their relationships is money issues. Who should earn the money? How much is needed? Conflict also arises over decisions about what purchases to make and how much money to spend on each purchase. Couples who responded to a recent USA TODAY/CNN/Gallup poll said that spending too much and saving too little were the leading causes of relationship friction. Backing this up, fifty-seven percent of divorced couples in the United States cited financial problems as the primary reason for the demise of their marriage, according to a survey conducted by Citibank. It is evident that money conflicts can sink a relationship, even in households that aren't struggling financially!

So where do the problems start? When couples decide to take the step of commitment in their relationship, they should be ready to embrace each other's good qualities and accept any less-than-ideal traits. As part of this decision making process couples really need to discuss their finances and how they will be spending their money as husband and wife. However, many couples do not talk much about money before committing to each other. Nearly two-thirds of married couples who responded to a USA TODAY poll said they talked little or not at all before the wedding about how to combine their finances. Therefore, it is not surprising that differences of opinion about household finances crop up after marriage!

As unromantic as it may sound, experts agree that money issues profoundly affect romantic relationships, so it is absolutely crucial that couples learn to communicate effectively and honestly about finances (and of course other issues too!). It is never too late to start this process, even if you did not discuss finances much before you were married. The following tips from experts can keep your relationship

from becoming another statistic in the "till debt do us part" dynamic:

- **Communicate about your current situation.** Tell your spouse/partner about any debt or credit problems that you have. While this may be a hard thing to do, being honest now may prevent problems in your relationships down the road.
- **Discuss financial priorities.** Discuss how you would like to spend your money in the future. Talk about the large and necessary costs such as a new house, education costs and savings. Also important to discuss are the cost of recurrent leisure activities such as weekend entertainment and hobbies, as well as vacations. Such discussions will minimize communication problems in your relationships.
- **Discuss financial goals.** Write out your individual short-term, mid-term and long-term financial goals. Then, share the goals with your spouse/partner and discuss their similarities and differences. Remember that if you and your partner are headed in different directions, neither one of you will achieve these goals without coming up with a conclusion that you both agree on.
- **Plan to share financial responsibility.** Both partners in a relationship must be aware of the overall financial situation. Plan monthly meetings to discuss your finances and keep files regarding investments, accounts and insurance, organized and accessible. Make all significant financial decisions together to help avoid unnecessary disagreements, disputes and communication problems.

When you and your mate spend less time talking about bills and financial woes, you will have more time you can spend dreaming, laughing, enjoying each other's company and getting a good night's sleep. Why? Because you aren't worrying about how you're going to pay your electricity bill. With the right tools, you and your partner can learn how to manage your money intelligently. Your bank account will grow and so will your love life!



# THE YOUTH LIFELINE

(by Ashley Salazar)

## Budgeting?!.... But Wait.... I'm Still A Teenager!

Rock climbing, snowboarding, bungee jumping and budgeting!!! Okay, so budgeting is a little lame when compared to extreme sports but budgeting can help you save money for when you want to have fun and do cool things. So is budgeting the thing for you? If your money always seems to disappear before you can save it, a budget is probably just what you need. While it may seem that having a budget is something that your parents do (not someone your age would need), having a budget will help you save for short and long term goals and will give you a head start in life. What exactly is a budget? It is a plan personalized for you based upon the money that you earn every month, the money you spend every month (fixed expenses), savings for short term goals, and savings for long term goals. While it may seem over-whelming to create a budget at first, if you follow these easy steps, it will help you create a budget that works for you and show you how to save some money.

### \*Set Personal Goals\*

A budget becomes meaningful when you have a specific goal in mind. Whether it is a short term goal (buying a movie ticket, a video game, or some concert tickets), or a long term goal (taking a vacation or going to college), budgeting will help you make your dreams a reality!

### \*Get It All On Paper\*

Since a budget is a written record of your money, start by grabbing a piece of paper and write out what your monthly income is, what your monthly expenses are, and what you want to save. Be sure to remember everything; such as lunch money, phone bills, transportation, spending money, etc. Also, be sure to save before you spend, and don't spend more than you make. Here is a simple example budget:

#### Monthly Expenses:

Short term savings- \$150.00

Cell Phone - \$50.00

Gas - \$50.00

Spending money - \$80.00

Total Expenses- \$330.00

#### Budget- March 2010

**\*\*Monthly Income- \$560.00\*\***

**Less total expenses of \$330.00\*\***

**Amount left for long term savings \$230.00\*\***

\*\*The amount of money earned and spent will most likely change every month so your budget should be changeable too.\*\*



# THE YOUTH LIFELINE

## Establishing and Maintaining Good Credit

In this day and age, it is impossible **NOT** to hear about “Credit Card Debt” on a daily basis. Credit Cards can be a very dangerous thing if you look at them as “free money,” but if you get a credit card and pay it off every month, having a credit card can help you build good credit. Below are some tips to help keep you debt free:

- **Start with one credit card and use it only when you really need it.**
- **Start with a low credit limit.**
- **Pay it off every month to avoid finance charges.**
- **When applying for a credit card, pay attention to annual fees, late payment fees, and fees for cash advances.**
- **Get a copy of your credit report at least once a year and check for errors or outdated information ([www.annualcreditreport.com](http://www.annualcreditreport.com)).**

### A Financial Goal - Buying a Car!

- It is important to ask yourself what kind of car you can afford.
- Start saving a monthly amount that would be equal to a car payment.
- Save the monthly amount for the number of months equal to the amount of the car you desire. (\$5,000 car @ \$200 per month = 25 months)
- Search for a car and ask a parent to go with you to help you make your decision.
- If you are buying a used car, be sure to get it checked out by a mechanic.
- Watch out for hidden fees at the car dealership.



Ashley Salazar,  
Youth Educator





**Leonie Oliva,  
Project and Events  
Coordinator**



**Contact NMMFP if you  
would like to schedule a  
marriage event in your  
community!!**

1207 Golf Course Road, Ste. E  
Rio Rancho, New Mexico 87124  
Phone: (505) 891-1846  
Cell: (505) 401-5734 or  
400-9869  
Email:  
mholland@themarriagelifeline.com  
rholland@themarriagelifeline.com

# Save The Date! Stepfamilies Conference and Youth Event

*(By Leonie Oliva)*

Are you part of a “blended family?” If so, **YOU** need to attend this event!! We are fortunate to have the nationally known author, speaker and stepfamilies expert, Ron L. Deal, leading our Stepfamilies Conference and Youth Event on Saturday, April 10th. Ron will be supported by youth educator, Gary Sprague, who will lead a separate event for teenagers who are in a blended family (aged 12 -18 years). The all day event (9am to 5pm) will be held at Grace Outreach Center, 2900 Southern Blvd, Rio Rancho and tickets cost just \$10 per couple, \$5 per individual and \$5 per teen. The ticket price includes snacks and lunch. We will also be providing free on-site childcare for children under 12 years of age on a first come first serve basis as space will be limited.

There are a unique set of challenges facing stepfamilies as they seek to integrate their members into the new “blended” family life. This event will offer specific advice and support to both adults and teens on meeting these challenges. It is a non-faith based event. Tickets are selling fast and the event is attracting families from out of state! So don’t miss this wonderful opportunity to set your stepfamily up for success! Register today by calling the office or visiting our website! [www.TheMarriageLifeline.com](http://www.TheMarriageLifeline.com)

## A Package of Doritos or a Package Deal?

*(By Ron L. Deal)*

Following the Super Bowl the internet and YouTube were abuzz with chatter about the Doritos Super Bowl commercial featuring a young boy who confronts his mother’s date with a slap on the face. “Keep your hands off my mama. Keep your hands off my Doritos,” he challenges.

The ad, a top 10 Super Bowl contender for 2010, is being called “creative, simple, witty, and amazingly effective.” Effective at what? Selling Doritos - sure. But more importantly, it is also an effective wake-up call for millions of Americans about the realities of remarriage

and stepfamily living. (If only Frito-Lay knew how socially insightful they were being!) Remarriage with children is a package deal but most couples are not slapped into reality until after they tie the knot. Only then do they realize how thick are the complications of step-parenting, coping with ex’s, fears of another break-up, and the jealousies of children.

- There are 35 million remarried people in the US and another 36 million who are divorced or widowed who might someday be in a remarriage.
- About 40% of all weddings are remarriages and most (those with children from previous relationships) form stepfamilies.
- One-third of individuals who got divorced in 2008 were divorcing (that is, divorcing again).
- Over 60% of remarriages end in divorce subjecting children to yet another family disintegration.
- Multiple family break-ups then slap children in the face. Their emotional and psychological well-being and their confidence in the institution of marriage diminish contributing to a generational cycle of divorce.

### **But the cycle can be broken!**

Marriage educators must help couples uniquely prepare for remarriage and step-parenting and our culture must not laugh in the face of stepfamily challenges. There is too much at stake.

### ***The Remarriage Checkup: Tools to Help Your Marriage Last a Lifetime***

by Ron L. Deal and David H. Olson

Based on the largest study of remarriage strengths ever conducted.

It is available in bookstores or at  
[www.SuccessfulStepfamilies.com](http://www.SuccessfulStepfamilies.com)



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# CALENDAR OF EVENTS

## March 2010

**NMMFP: Premarital Education Class**, Saturday, March 27th, 9:00 am - 5:00 pm. Venue to be announced. \$25/couple to register (refunded when you complete the class). Includes meals and childcare. \* **Remember NMMFP will pay for the marriage licenses of couples who complete the class!**

## April 2010

**NMMFP: Stepfamily Conference and Youth Event with Ron Deal and Gary Sprague**; Saturday, April 10th, 9:00am to 5:00pm. For adults and youth. At Grace Outreach, 2900 Southern Blvd., Rio Rancho, 87124. Registration \$10/couple for adults, \$5 each for youth. Includes meals and childcare.

**Healthy Marriages: For Love and Money**. Saturday, April 17th, 1:30pm to 4:30pm. An interactive seminar for couples with national speaker Syble Soloman, creator of Money Habitudes. At the Hilton Hotel, 1901 University, Albuquerque. Register by April 9th \$15 per couple. \$20 after April 9th. Call Healthy Marriages to register: 505-247-1511.

## May 2010

**NMMFP: Marriage Mentor Training**, Saturday, May 22nd, 9:00 am to 5:00 pm. Venue to be announced. \$99/couple to register (refunded if you become a NMMFP mentor couple).

## June/July 2010

**NMMFP: Premarital Education Class**, Saturday, June 5th, 9:00 am to 5:00 pm. Venue to be announced. \$25/couple to register (refunded when you complete the class). Includes meals and childcare. \*

## August 2010

**NMMFP: Premarital Education Class**, Saturday, August 7th, 9:00 am to 5:00 pm. Venue to be announced. \$25/couple to register (refunded when you complete the class). Includes meals and childcare. \*

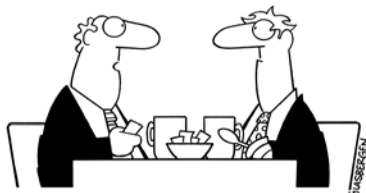
**You must be registered to attend our events!**

**Please register for all NMMFP events by calling the office (505-891-1846) or visiting our website:**

[www.TheMarriageLifeLine.com](http://www.TheMarriageLifeLine.com)

## DO YOU NEED TO LAUGH?

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www.glasbergen.com



"So far I've got \$900 saved for my retirement plus 250,000 little packets of sugar, ketchup and crackers."



"I once rescued a man who was buried under an avalanche of debt!"

The Family Lifeline, Inc.  
New Mexico Marriages First Project  
1207 Golf Course Road, Suite E  
Rio Rancho, NM 87124

Non-Profit Org.  
U.S. Postage Paid  
Rio Rancho, NM  
Permit # 750

Your Spring 2010  
Marriage Life Line  
Newsletter Is Inside!

To:

**“The Brady Bunch LIED!” See why at the NMMFP  
Stepfamilies Conference and Youth Event!  
Saturday, April 10th, 9am to 5pm.**

**[www.TheMarriageLifeline.com](http://www.TheMarriageLifeline.com)**