YOUR MEANEST BEST FRIEND'S GUIDE TO MONEY & RELATIONSHIPS

How to protect yourself from going broke chasing love

Written By
V. GONZALEZ

This book is intended for informational and educational purposes only. The opinions and advice expressed herein are those of the author and are not intended to replace professional financial, legal, tax, medical, or psychological advice. Readers should consult qualified professionals regarding their individual circumstances.

While every effort has been made to ensure the accuracy of the information contained in this book, the author and publisher assume no responsibility for errors, omissions, or any outcomes resulting from the use of the information provided.

Examples, conversations, and scenarios in this book are used for illustrative purposes. Names, characters, and incidents are either products of the author's experience or imagination and are not intended to represent any specific person unless otherwise stated.

TABLE OF CONTENTS

Preface 1
How To Use This Book 3

Part I: Choose Wisely 4
Chapter 1: Self-Assessment Time 5
Chapter 2: Dating Without The Delulu 12
Chapter 3: Avoid The 50/50 Trap 26

Part II: Build Intentionally 33
Chapter 4: From Me To We 34
Chapter 5: Splitting Expenses The Right Way, For You 45
Chapter 6: When One Partner Stays Home 56
Chapter 7: Building Wealth Together 62

Part III: Protect Yourself 67
Chapter 8: When Things Go Wrong, Financial Abuse 68
Chapter 9: Second Love 80
Chapter 10: Exit Plan 90

Part IV: Become Unstoppable 98

Chapter 11: Rebuild After Breakup 99

Chapter 1: 2single Woman Wealth Plan 106

Chapter 13: Secure Love Hits Different..........................113

Chapter 14: This End Is The Beginning..........................121

Acknowledgements..123

About The Author 125

Resources & Support...127

PREFACE

Yes, this book is about money and relationships. However, I must begin by stating: RELATIONSHIPS are OPTIONAL. You do not need to be in a relationship to be a worthwhile human being. Do not let anyone make you feel "less than" because you are not coupled up.

Are you missing out? Sure, you are. You are missing out on fights about money, mmmkay. Have you seen those videos of people on the street being asked, "What is your biggest financial mistake?" Most of them say, "my ex" or "getting married". I don't want that to be you!

Being single means that you are in full control. That is a BLESSING. Don't feel bad about it. Sometimes a roommate is better than a husband.

Don't get it twisted. This book is not anti-marriage, anti-men, or anti-traditional relationships. There is no single "correct" way to structure a relationship. Some women want to be stay-at-home moms. Some want to split everything 50/50. Some want to build empires side-by-side. Some are happiest single. If you like it, I love it.

The goal is not to tell you what your life SHOULD look like.

The goal is to help you make informed decisions with your eyes wide open.

Culture, religion, and family expectations can heavily influence how we view money and relationships. Some of us were raised to believe that struggle, sacrifice, and even abuse were just part of the package.

However, a healthy relationship should be built on mutual respect, transparency, safety, trust, and alignment. Whatever arrangement you choose should bring you peace, not leave you vulnerable.

And if you are single as you read this, let me remind you of something important: your life is not on hold while you wait for a relationship. Being single is not a failure. You are not “behind.” You do not need to settle for loneliness, financial pressure, or fear that time is running out.

I will share the red and green flags to look out for early on so you can protect yourself. My goal is to help you avoid people you are not aligned with in the long term. Dating should be more like vetting.

I promise how cute they are won’t matter much when their bad habits keep you BROKE. So, buckle up, babes. We are about to get into it, meanest BFF style.

HOW TO USE THIS BOOK

Don't feel like you have to read this cover to cover, in order. Feel free to start with the sections that resonate with you the most.

At the end of each chapter, you will find journal or discussion prompts. You will decide which should be discussed or shared.

The red flags section is to make you aware of the classic signatures you should peep immediately, like the Predator. Dig deeper. Proceed with caution.

Homework is optional, but it will move you forward if you decide to do it. Pick one. Just do something.

PART I
CHOOSE WISELY

“Dating should be more like vetting.”

CHAPTER 1

SELF-ASSESSMENT TIME

Before entering a relationship, you should know yourself well. This requires a fully developed frontal lobe, meaning you are old enough to know your likes and dislikes. (Not what other people have said you SHOULD like.)

Do you have enough life experience under your belt to make good decisions? Or do you find yourself still seeking outside opinions to confirm your thoughts and feelings? Think about that one, I'll wait…

I can't stress enough how much you should be a COMPLETE adult before trying to add a lifetime partner to the mix. Use your youth to build yourself up…your education, career, financial literacy, and most importantly, your independence.

Your willingness to settle drops drastically when you don't need anyone else to finance your life. Who do you think is more desperate for a relationship, a woman who has nothing, or the woman who already has her own?

Be a woman with OPTIONS.

That woman only entertains people who ADD to her life. The woman with nothing is far more likely to tolerate things she otherwise wouldn't. Which woman do you want to be?

Are you still living with your parents and feeling stuck?

Feeling desperate is a one-way ticket to a bad man.

They can smell it on you. They know they can flash a few dollars and pretend to be nice for a few months and make you think your ship has come in. Living at home can distort your perception of who they really are because you WANT them to be your knight in shining armor.

Please, DO NOT DO THIS. Yes, the economy is tough, but entering a relationship because apartments are expensive, ain't it, sis Get a roommate, not a husband.

The same applies if you are older and using the dream of a relationship as an escape from a life you currently don't enjoy. Choosing someone simply because you want a husband will NOT make your situation better. It simply puts you in a position where financial abuse becomes much easier.

There is nothing worse than waiting decades to settle down with the right one, then getting clowned because you got desperate at the end. Don't do it! As we say in Spanish, mejor estar sola, que mal acompañada. Translated: you are better off alone than with the wrong one.

Ask yourself, are you seeking love or an escape plan?

Your Childhood Impacts Your Money Mindset

Another aspect of your self-assessment is reflecting on your upbringing and how your family shaped your money views. If you read my first book, Your Meanest Best Friend's Guide to Personal Finance, you've already started reflecting on how childhood shaped your money mindset. This was also my very first Wealthy Woman Energy workshop. Essentially, I asked you to reflect on your childhood and start to recognize the impact it had.

- Did you experience hunger as a child?

- Or did the lights go out because of an unpaid utility bill?

- Did you never think about money because your parents always had it?

- How did your parents model money decisions? Was money a taboo subject?

- Did you grow up with hoarders? Is it hard for you to let things go now?

____

____

- Did your family teach you healthy boundaries? Or was your part-time job money, everybody's money?

____

____

- Did you have YOLO parents? Or did your parents have a 529 plan to pay for your college education?

____

____

That special someone you are interested in could have had an EXTREMELY different life experience than you. That is not always a bad thing. But it is something you should be fully aware of because differing financial values can cloud your judgment in relationships.

On the first date, you order appetizers, a drink, an entrée, and dessert. No big deal. He is shocked because he comes from a 'water and cheapest entrée only' family. It seems small, funny, or frivolous, but these differences will manifest all over your relationship. Be self-aware enough to acknowledge these differences before they become a source of resentment.

One last note, don't let loneliness become the deciding factor when choosing a relationship. Loneliness blinds many people into accepting situations they would normally reject. Be careful.

Attention does not equal love.

You could just be the placeholder they are looking for, right now.

Survival Mode	**Security Mindset**
Desperation	Standards
Ignoring red flags	Vetting carefully
Financial dependence	Financial capability
Settling out of loneliness	Choosing from a place of peace
Looking for someone to save you	Building your own stability first
Accepting bare minimum effort	Expecting mutual respect and consistency

Confusing attention with love	Recognizing a healthy partnership
Avoiding hard conversations	Asking tough questions early
Surviving day-to-day	Planning long-term
Feeling trapped	Feeling empowered
Reacting emotionally	Deciding intentionally

Journal Prompts

- What did your childhood teach you about money?

- What are the good and bad habits you learned?

- Are you seeking partnership or escape?

Internal Red Flags

- ☐ You feel desperate to get out of your current living situation.
- ☐ You haven’t identified your own spending habits, debt, or goals.
- ☐ You are still seeking validation before making decisions.

Homework

- Calculate how much you need to live independently.
- What is your first step to independence? Do that.

CHAPTER 2

DATING WITHOUT THE DELULU

Attraction vs Compatibility

In a long-term relationship, you should be attracted to your partner. Looks are important to a degree and should not be discarded completely. However, basing relationships on superficial things is usually an indicator that it will not stand the test of time. So, while attraction is important, compatibility is just as important.

Taking the time to get to know someone, before oxytocin and dopamine hijack your brain, is key. If everyone were able to qualify their potential relationships before starting one, the world would be a better place.

Spend time seeing this person in group settings. Observe how they interact with family and friends. Keeping things platonic while you figure out if you would even be friends with this person, is the best-case scenario.

Does this happen in real life? Usually, it's all adrenaline and delusion, and THEN you find out they sleep with six dogs and a turtle. Or they haven't kept a steady job their entire adult life. Or their family likes to run marathons for vacation. Yeah, I couldn't sign up for a lifetime of that either.

Looks are cool, but they mean little when life starts life-ing. Take the time to figure out if you can see yourself sitting on the couch with this person for a lifetime of romcoms.

No rush. It's just the rest of your life. NBD.

When To Bring Up Money

The short answer is sooner rather than later. Now, a lot of people get really testy when the topic of money and dating comes up. The phrase 'gold digger' gets thrown around a bit. I say if someone is mad because you choose to prioritize alignment on financial matters, then you are just weeding through the potentials faster.

However, this DOES NOT mean asking *how much money do you make*? *How much is in your bank account*? Or *what is your credit score*? I am referring to understanding your potential partner's overall views on money.

I do not think a person needs to make X amount to be a good partner. (Unless you are seeking to be taken care of financially, or become a stay-at-home parent, but I am not going down that rabbit hole). You can make $300K and still live paycheck to paycheck. Conversely, you can make $60K and be debt-free, save and invest regularly. Almost half of households today are dual-income. The numbers don't lie. *In 2025, the U.S. had 85.9 million families, and among married-couple families, about 46% with children under 18 had both parents employed full-time.*

Earning more or less money isn't inherently good or bad. I think there are plenty of great people who may not have a huge income but have many wonderful qualities that would make them great potential partners. For some people, purpose and passion outweigh income when choosing a career path. You either accept that or you don't.

For example, I met my husband when he was a corporal in the Marine Corps. Looking back, I had no idea how little money that actually was, but I do know it was less than me. He is a traditional type of guy, so he paid for the majority of our dates. I would simply consider that when choosing places to go as he would travel a bit to see me. Do I need 5-star restaurants? That's a big no for me. I grew up considering Burger King or pizza as dinner out.

Is luxury important to you? Then you are just not compatible with someone earning significantly less.

Ask yourself:

- Does this person align with the kind of life I want to live?

___

___

- If they make more than me, do they still respect what I do? Or do they treat it like a 'little job'?

___

___

- If they make less than me, am I comfortable with footing more of the bill for vacations or household expenses?

You must understand what you want first, and then it will be easy to see if this person fits your vision or not. Which is why we start this book with a self-assessment exercise. The better you know yourself, the easier determining compatibility will become.

Are they scared? Good.

If you are afraid you will run off potential partners by leading with money topics, GOOD, that is the point. You want to run off anyone who would prefer to avoid the conversations. They either have something to hide, are financially illiterate, or a combination of the two. In either case, if they lead with curiosity over fear or anger, that is workable. Someone who shares your perspective will be excited to share their ten-year plan. I mean, who else can they tell?

How To Bring Up Money Early

You can ask about finances directly or find a way to bring it up in conversation. I am a big fan of being direct. Open-ended questions are a great place to start.

Hey, I am a person who is very responsible with money, credit, budgeting, saving, investing (whatever). What are your thoughts on this?

If they start hemming and hawing, tap dancing, or evading the question, you pretty much have the answer.

No answer is ALWAYS an answer.

If you feel like someone is not being truthful, take that as a red flag and move accordingly. I believe ***too many of us ignore our instincts,*** and that is detrimental in the long run.

- You don't have to give anyone the benefit of the doubt.
- You don't have to give them a chance to change.
- You don't have to do anything you don't want to do.

If you get that chill up your spine or that rumble in your tummy, trust it. ***Be decisive.*** Acting quickly will save you so much heartache in the long run. Ask me how I know…or maybe not. (That's a whole another book.)

Now I can already hear someone say, *but V, what if the debt wasn't their fault? Their parents screwed them over, opened accounts in their name, and defaulted. They were victims of fraud or identity theft!* Yes, that can happen to any of us. The deciding factor here is how they **responded** to their situation.

What did they do with this information?

- Did they immediately look for solutions?

- Did they seek assistance to fix their credit?

____

____

- Were they willing to press charges to clear their name?

____

____

- Did they open a dispute with the credit bureau?

____

____

In other words, have they accepted their situation and started working towards remediation? Or did they simply blame the world?

- Are they still angry about the unfairness of it all?
- Have they stayed stagnant and used it as an excuse to do nothing?
- Did they just say *screw it, I might as well go for broke and default on whatever I don't feel like paying! My credit will never improve anyway!*

You will learn a lot about someone based on how they deal with adversity.

Imagine being four weeks post-partum, and the insurance company screws up on the billing of your hospital stay and birth expenses. You now have a $15,000 bill on your hands.

Do you want a person who is going to get mad? Throw the bill at you and say *it's your responsibility now!*

Or do you want the person who will get on the phone for half a day to correct it, while you rest and recover? The best predictor of future behavior is past behavior. What is their behavior telling you?

Is this someone you would want on your team or not?

Avoiding Leeches

It's ok to choose someone who is not on your level financially. It is not ok to allow them to use you. Having less and struggling are two different things.

When someone can't swim, they often drag down their saviors. Don't let that be you.

Some people have no desire to do better. They want to extract all the resources they can out of YOU to avoid discomfort. They are perfectly happy sitting back and letting you do all the heavy lifting in the name of love. Can you blame them? It must be a pretty sweet gig if you can get it.

Some of the telltale signs of a leech?

- They are full of excuses instead of effort.
- They complain about their situation instead of seeking solutions.
- They are very comfortable letting you pick up the bill every time.

- Zero sense of urgency when it comes to working, their debt, or bills.
- Grandiose dreams with zero results

Building with someone is fine. Letting someone benefit from your hard work while they have their feet up on your coffee table, eating your food, is not.

We can all hit a rough patch. That is normal. But an adult works towards the goal of getting out of a bad situation. They also make sure not to put themselves in the same bad situation, again and again.

Don't make the mistake of negotiating with them or hoping they will change.

What did Maya Angelou say?

When someone shows you who they are, believe them the first time.

Accept it.

Being in denial just delays the hurt you will feel when they eventually disappoint you.

Embedded cultural expectations are money decisions made for you.

There are also cultural differences you need to be aware of as well. Some cultures are very independent. Once you are of age, you move out and figure it out by yourself. Other cultures encourage their unmarried children to stay FOREVER, with zero stigma.

- Are you marrying into a culture that thinks your career is cute, but when kids come, you should automatically be a stay-at-home Mom?

___

___

- Do you come from a place where living with your parents after marriage is expected?

___

___

- Will you eventually assume responsibility for your aging parents, or do you believe in the good ol' nursing home?

___

___

Opposites attract until these big-money topics go undiscussed. Then suddenly those differences become your daily conflict.

How many stories have you heard where the husband expects the wife to care for the aging MIL? Now, wifey has a full-time job, they have 3 kids, and her spouse thinks it is perfectly ok to drop another responsibility on her lap. Because he intends to contribute minimal labor to this arrangement, it's his wife's job. Right?

These things should not be surprises. These topics should be discussed in advance of cementing a lifelong partnership. If you are on different wavelengths about these major cultural differences, cut your losses NEEOW.

Obviously, there are ENDLESS topics to prepare and discuss in every relationship. Nobody really touches on them ALL in advance. Fights start, and relationships suffer when you have unrealistic or unmet expectations.

- Ask yourself what YOU want.
- What kind of life do YOU want to lead?
- How do you envision YOUR future and who is paying for it?

If you don't have that clear picture in your mind, somebody else could come along and decide for you. It's all pink and roses in the beginning, but eventually, you will regret not having that firm grasp of yourself.

If someone does not align with your view, who cares? You're not a hundred-dollar bill. Not everyone is going to like you. You must be OK with that.

But that only comes from self-esteem, self-respect, and self-awareness. Get you some first.

Doubts Are Information

If you are hesitant to end a relationship because 'what if' he changes? What if it gets better?

The doubts ALONE should be enough to pull the plug. Doubts are your intuition or your subconscious telling you something you are not yet ready or willing to acknowledge.

I'm going to ask you to imagine your future with them for a moment.

Ask yourself:

- Would a positive pregnancy test make me want to cry in happiness or fear?

- Would adding a baby to this situation make my life a living nightmare?

- Would I be able to count on my partner to have my back if I were on bed rest for five months?

You know the answer. ***Deep down, all women do.*** If you shudder at the thought, extricate yourself ASAP.

Love Yourself First

I always say that when you love yourself 100%, you will never tolerate someone coming to love you 50%. But if you love yourself 20% and someone comes along giving you 50%, wow, you think you hit the lottery.

The same applies to money.

When you come into a relationship already secure in your own financial power, no dinner or pair of shoes is going to turn your head.

Big deal. You already do all that for yourself and more.

Money will not move the needle. Only their character will.

That is how you get out of survival mode and choose a life partner that is truly there for you. Not what you can do for them.

Listen To the People Who Love You

Last note, do your friends and family hate him? I ignored the pleas of those closest to me.

- I defended him.
- I gave him the benefit of the doubt.
- I hoped for the best.

HUGE MISTAKE. If multiple people who genuinely love you consistently raise concerns, pay attention. They can see what you can't. They are not clouded by emotion or hormones.

With experience comes wisdom. Age and life experience give you a type of clairvoyance. A more experienced person can just LOOK AT THEM and know. It is something you will not understand until you've been through some things. You can feel it in your bones.

You cannot possess this skill in your youth. So don't feel bad or think you are being judged because you like someone that no one else does. If you don't agree, simply give it time. Do not rush into a commitment.

With time, all will be revealed.

You'll see.

Journal Prompts

- What matters more to you: lifestyle, compatibility, or attraction? Do you think you will feel the same in 20 years?
- Is there anything you are currently writing off as a 'minor' issue? They usually come back to bite you in the end.
- If you date someone with opposite financial values, how would your future look? Are you willing to make that compromise?

Red Flags

☐ Avoids money conversations or gets defensive.

☐ Asks to borrow money or co-sign.

☐ Inconsistent employment or vague answers about how they support themselves.

Internal Red Flags

- You make excuses for him.
- You are expecting him to change.
- You think commitment will be the solution to his bad behavior.

Homework

- Create your own compatibility checklist. What are your non-negotiables?
- Practice 3 money conversation starters. Examples: Do you consider yourself a spender or a saver? What does financial stability look like to you? How would you envision a healthy financial dynamic in a marriage?
- Observe how they spend, tip, plan, and how they talk about money, bills or unexpected expenses. Take note. Pay attention.

CHAPTER 3

AVOID THE 50/50 TRAP

In 2026, times are ROUGH. Most households need two incomes just to survive. One person can rarely afford to cover all the expenses without significant restrictions. A stay-at-home parent either comes with significant sacrifice or one pretty decent income.

Splitting household expenses is normal. There is nothing wrong with working as a team to accomplish your life goals.

I was the breadwinner in my relationship for 20 years. Then I suddenly lost my job. Now I am so thankful to have health insurance through my husband's retirement plan. That saves us thousands of dollars a month.

Even though my husband always made less, he never made me feel bad for earning more. He was never jealous of my success; he was always my biggest cheerleader. He never uttered the words 50/50 to me. He never looked at my income as his money to spend. He concentrated on the home bills. I covered the investments and the big stuff. That worked for us.

The takeaway is this: a high-earning woman and a low-earning woman are equally at risk of being taken advantage of by a man with a 50-50 mindset.

When you think about 50-50, it is truly a mindset. It's not about equally or equitably sharing expenses.

I think of the "50-50" couple that called into the Dave Ramsey show after the birth of their first child. She was in labor a long time and ended up with an epidural, something that was not a part of her original birth plan. When the bill for the anesthesiologist came in, the husband said she should pay the entire bill. Why, you ask? Because she should've held out a little longer, and it was HER FAULT she got the epidural. (deep breaths)

Just imagine, breaking your body in half to deliver his big-headed baby, and he says some foolishness like this to you? This is what you invite into your life when you entertain someone who always wants it to be "fair". Someone who uses a spreadsheet to track every penny they spend on you and sends you Venmo requests.

I can't think of a bigger ick.

There are also times when a very high-earning man, expects the lower earning woman in his life 'to pay her way'. Just because he makes millions doesn't mean she is entitled to them. She needs to 'earn' it. He will go to expensive places or want to eat somewhere out of her budget, and shame her into paying her 'half'.

He'll turn feminism against you and say something like, "Don't you want to be equal?" And she might fall for it and say, “Yes, because I earn too. I don’t need anyone to take care of me!”

That’s fine. I never said it was wrong. I’m saying to beware of someone who thinks he’s being taken advantage of just because he paid for dinner. Someone who keeps score. Someone who gets irritated every time he spends money on you.

It might sound reasonable at first, until you get that anesthesiologist bill, which will have you rethinking everything you overlooked for years. It is a guaranteed regret.

A loving partner gives generously within their means and without resentment. He may not be able to afford Ruth’s Chris, but he will go outside and grill you a fantastic steak.

Effort is attractive.

He always wants to see you smile.

He is more excited about giving you a gift than he is receiving one.

You ARE his gift.

The Struggle Love Trap

Beware of the struggling man.

The man you want to give a chance because he seems so nice.

The man who says *I really want to see you, but I’m out of gas.*

I want to call you, but my cell phone is about to be cut off.

A man who asks you for small sums of money.

A man who can never keep a job or floats around doing 'odd jobs'.

A man who jumps from one home to another, or couch.

A man who has no stability in his life.

A man who sees your future very quickly and is in a rush to get married, because he loves you SO MUCH.

It doesn't matter how great he could be, or the potential he may have; this man is not ready to take care of himself or a relationship.

This is a man who is looking at you as his lifeline. His come up.

As soon as you say *I do,* he will 'lose' his job and start sponging off you immediately. And not just your money. Your time, your patience, your labor.

You're going to come home to a mess and a man asking what's for dinner.

That gets old very quickly. It creates tons of resentment and kills attraction. When you get tired of them, they just move on to their next victim.

A man should never look at you as his path to success. He should already have some vision for his life. You won't have to write his resume or apply for jobs for him. You feel compelled to do it because you know he's lazy and will never do it himself.

Never feel sorry for a man.

That is not the basis of a relationship. Guilt is not love. If you feel inclined to help a man, that is not a bad thing. But don't confuse that for connection. Help him from afar. If he really wants to, he'll use that help as a springboard to become something worthy of you.

He even knows that.

He just won't say it out loud.

Healthy Partnership	**50/50 Scorekeeping**
How can we solve this?	That's YOUR bill.
Flexible during hardship	Keeps score constantly
Gives generously	Resents spending
Values unpaid labor	Only values dollars
Builds together	Operates transactionally

Discussion Prompts

- How do you view relationships: as a partnership or transactional?

- Do you believe contributing equally means equal dollar amounts only?

- How would you divide invisible labor like childcare, cooking, planning, emotional support, and household management?

- Do you feel appreciated for non-monetary contributions?

Red Flags

☐ Score-keeping energy

☐ One-sided contributions: financially, emotionally, mentally, or domestically

☐ Resentment around income differences or spending

- ☐ Weaponizing contributions or using them as a form of manipulation

- ☐ Lacking generosity, teamwork, or empathy

Homework

- Write down all the ways you each contribute beyond income.

- Document the type of financial relationship you each want; be specific.

- Identify an area where you can improve your communication and become more open and detailed about your expectations long-term.

PART II

BUILD INTENTIONALLY

"One person dreaming about retirement while the other plans to work until they die is not alignment."

CHAPTER 4

FROM ME TO WE

Before Engagement

You survived all the hurdles I threw at you? Congrats. Let us assume you are both on the same page and want to move towards engagement. Now you will have to really dive deep into the specifics of income and budgets. (Don't worry, I have a free template on my website to get you started.)

As well as:

- Do either of you have any large debts?
- What are your short and long-term goals?
- What is your view on kids and childcare?
- How do you envision handling the household expenses?
- Do you know where you want to live? Do you want to rent or own?

- Is there a large income disparity between you? How will you handle that?
- Do either of you come from generational wealth? Are there trust funds involved?
- Which one of you is the natural-born money leader? Or are you both saying NOT IT!

Are any of these questions making your anxiety spike?

Is the thought of your future spouse's student loan debt becoming a 'we' problem, making you feel ill?

Are either of you avoiding or evading the conversation?

Treating this like an exercise will trigger a lot of important conversations that need to be had before considering an "I do". I even say before an engagement because you don't want to be that far down the road before having these conversations. You will still have time to correct course or drop out.

I guess it's human nature to believe our partner will agree with us on the big stuff, so you don't have to get specific. But you would be WRONG! Do not assume that they believe as you do!

Do not assume it will just work out.

Hiding Your True Feelings Is Not Going To Save You

Next big thing: you must answer honestly.

If you are just saying what you think the other person wants to hear, you're already in bad shape. If you're afraid of their reaction to your truth, that is bad business.

A big part of unmet expectations is UNVOICED expectations. You can't expect your partner to read your mind. Allowing them to assume something wrong is tantamount to lying. If you are not honest up front, you are setting your relationship up for failure.

I can hear the convo in my mind:

Hey, I thought you wanted to xyz as we discussed?

Well, actually, I don't really want to xyz. I want to abc.

What do you mean? Why didn't you tell me that before? That changes everything. How could you do this to me?

Well, I was afraid of how you might react if I told you the truth, so I just let you think that.

Guess what? Be afraid of my reaction now then, and it's WORSE because you essentially lied to me. I need some space.

...and scene! Don't do that to the person you claim to love. Be honest. It is way easier to compromise on a solution than to backtrack lies and excuses.

Are You Still With Me?

If you can make it through this list of landmines and create a joint budget for your projected future, celebrate! You will be doing what most fail to do before and AFTER marriage. You are already being battle-tested. This is an excellent sign of long-term success.

If these trials expose your weaknesses, congrats! You can either work on them as a team or decide you are ultimately NOT compatible. If that is the case, congrats again!

You saved yourself from divorce. YOU'RE WELCOME!

They say that the biggest financial decision you will make is who you choose as a partner. Money issues can be a huge source of strife. The more you discuss and align in advance, the better off you will be. Now, did I do any of this? Of course not! That is why I am telling you that you should! Save yourself years of trying to figure out how to get on the same page by jumping into the money conversations as soon as possible.

Top Reasons For Divorce And How To Save Yourself

I ran a handy-dandy little Google search and asked *what the top reasons for divorce in the US are.* Below are the top ten and how discussing money and budgets will save you from each:

1. Infidelity – There is always a money trail. If your partner is against financial transparency, red flag.

2. Financial Issues – Duh, this is why we are here. Having these conversations and running these exercises will save you.

3. Lack of Communication – If you can talk about money, my guess is that you can talk about anything.

4. Growing Apart – When you are on the same page about your goals and future, this is less likely to happen. You've already discussed this and are working towards your dream together.

5. Lack of Commitment – Other than kids, very little makes you more committed than your paycheck.

6. Unrealistic Expectations – This comes from assumptions and avoiding conversations as well. We have dragged a LOT of them into the light already. Do the work, avoid this. Be honest. Be clear.

7. Domestic Abuse – A lack of financial transparency is also a KEY INDICATOR of an abuser. An abuser doesn't want you to go back to school. An abuser wants to remove your support system. An abuser doesn't want you to have access to money. An abuser wants you to quit your job and just 'trust' them to take care of you. An abuser will not be open to discussing the important things because lying is exhausting. They will avoid and evade, take note!

8. Substance Abuse – Substance abuse, gambling, etc., leave a paper trail. They will not want to share that with you.

9. Lack of Intimacy – I'll let y'all figure that one out. However, not having to beg for necessities goes a long way here. IYKYK

10. Family and Social Pressure – We already discussed cultural expectations and how that also shows up as money decisions. If you're are both on the same page about the dozens of topics above, I doubt your family will be able to tear that apart.

Applying the 5 Whys to Money Fights in Couples

Have you heard of the 5 Whys? It was invented by Sakichi Toyoda to improve understanding of manufacturing processes and product development needs within the Toyota Motor Corporation. It is basically a troubleshooting technique that is designed to help you get past the superficial parts of a problem and go deeper into the root cause.

You will see couples have the same fight repeatedly. Why?

They fight about the symptoms instead of addressing the root cause.

The process goes like this:

- **Identify the symptom –** Start with a specific money fight or disagreement.
- **Ask "Why?" –** Keep going until you reach a root cause, not just a symptom.
- **Collaborate –** Both partners should answer together to ensure mutual understanding.
- **Plan a solution –** Address the root cause, not just the behavior.

Example:

Partner A likes to travel and enjoys planning vacations.

Partner B is apathetic about traveling. They really don't care if they go on a vacation every year or not. It's not 'their thing'.

Partner A sees a trip advertised at a reasonable price, a trip they can afford, to a destination they have always wanted to visit. They bring it up to their partner, so excited, hoping they will also feel the same.

Partner B's reaction is, as usual, mildly disinterested. 'If you want, sure. I just think it's a waste of money," and walks away.

Partner A is deflated. Then angry. Then disappointed. They are thinking, but we can AFFORD this trip! Why are they so boring? "What a penny-pinching miser of a mate I have!"

Stop and think. What is the underlying reasoning behind each of their POVs?

Partner A didn't go on many trips growing up because they were poor. Now, as an adult, they really want to experience life and do the things they couldn't afford.

Partner B also didn't go on many trips growing up because they were poor. They just got used to it. They don't see vacations as something necessary and would rather put that money towards their ROTH IRA or savings account.

Why?

The conversation could go like this:

A: Hey, I was really excited about that trip, and you totally busted my bubble. What's up with that? **(Why?)**

B: What do you mean? I just don't care that much. If you want to plan it, go ahead.

A: But why? I would really love for you to get on board with me and be excited. It's so annoying to be the only one wanting to plan fun things to do. **Why** are you like that?

B: I thought you liked that stuff. Do you really need me to be excited too?

A: I do, but that's not the point. **Why** are you so blah about vacation, EVERYBODY likes vacation?!

B: Meh, I just never went on vacations growing up so it's just not a big deal to me.

A: Yeah, me neither, that is exactly why I want to travel now! But especially with YOU, because I love you and want to create memories with you. **Why** aren't you interested?

B: Oh, I never thought about it like that. I do love you and want to do the same, but I think that money can go elsewhere and be used better.

A: **Why?** We can afford it. What are you worried about?

B: Honestly, it's my parents. They will never retire and I'm afraid of how much it will cost to take care of them plus our own retirement and the kids' college education. I am afraid we can't do it all.

A: I totally get that. I worry about the future too, but we still have to live our lives today. Why don't we sit down with an advisor and go over our long-term financial health and stress-test our plan. See what we can realistically accomplish that helps take care of everyone. In the meantime, we can truly afford this, and I would love it if you would participate in the planning.

B: I think that's a good idea. I need some reassurance that we can manage everything on our plates. And I can put in the effort to help you plan. How about you look at the flights, and I will research activities and restaurants in the area?

A: (Happy). Sounds amazing. I already have a few flight options I wanted to get your opinion on. I'll call our brokerage on Monday and get an appointment with an advisor for us.

…and SCENE!

Partner A could've just stayed mad and disappointed. They could've simply stopped trying to plan trips and retreated. Instead, by seeking understanding and asking **WHY**, they got to the root of the issue and created a plan to resolve it.

Partner B may not have even realized the reason why they were anti-vaca, but the conversation forced them to bring their thoughts to the forefront of their mind and address it.

Money fights are usually about something deeper. If you are willing to confront the issue head on, you can usually find a way to repair the cause and kill those arguments for good. Wouldn't that be nice!

I know I don't want to have the same argument for 30 years, or until one of us dies. EEYUUCK.

As much as we would like to believe love conquers all, it does not. The day-to-day grind of marriage while living in constant disagreement will wear you down and slowly erode the relationship.

Have the hard conversations now. Marriage does not magically fix unmet or uneven expectations — it amplifies them.

No marriage is perfect. The goal is not perfection but becoming stronger together as a unit. Find someone who wants to build with you, not battle against you.

Do the work now. It is worth it for a lifetime of greater peace.

Discussion Prompts

- What do you think "fair" actually means in a relationship?

- Do you feel safe enough to be fully honest—or are you just saying what you think I want to hear?

- What financial fears have you not said out loud?

Red Flags

- ☐ Trying to avoid deep financial conversations, the "we'll figure it out later" method.
- ☐ One partner dominating all the decisions.
- ☐ Your anxiety spikes when trying to discuss money.

Homework

- Build a mock joint budget together.
- Get honest about all your debts, assets, and financial obligations.
- Practice the **5 Whys** on one disagreement.

CHAPTER 5

SPLITTING EXPENSES THE RIGHT WAY, FOR YOU

There are several schools of thought when it comes to splitting household bills. Nobody can tell you which is the *right way.* That is a conversation and agreement you need to have together as a couple. Don't invite outsiders into your business. What happens in your household stays in your household.

School 1: Combine everything. All the money goes into one pot. There is no splitting because it is completely shared. Bills are paid out of this joint account. Both have full access and visibility; these are non-negotiable. For this to be successful, there must be:

- an agreed-upon household budget
- an equal fun money category for each
- both must be responsible
- excellent communication about purchases
- clearly delineated and joint goals

- full trust
- frequent money check-ins

If you have done the homework leading up to this point, this can work.

However, if a partner has ever experienced abuse, it's very unlikely they will relinquish access or control to any new partner, regardless of how great they may be. This is a safety issue.

They will never put themselves in the position to be abused again, ever. If you can't handle being with someone who requires separation of assets, don't. Just don't expect them ever to change.

It is not personal, it's survival.

School 2: Yours, Mine and Ours

A very popular approach is using one joint checking account where each partner contributes an equal percentage of their income. This covers all household expenses.

Notice I said percentage and not dollar amount. That way, if there is an income disparity, the weight of the contribution feels the same. You can easily automate this if you have direct deposit.

Each retains their own personal accounts for the rest of their income so they can spend freely. I don't think any adult wants all their purchases scrutinized. Even within a relationship, I believe retaining independence is essential. There is a mix of transparency and teamwork while keeping some things private.

If you want to buy a gift for your spouse, and they see it in the transactions, it's not as fun. If you like Pokémon and your spouse thinks it's ridiculous and a waste of money, oh well. You're allowed to buy things your partner doesn't agree with, as long as it's not hurting your household or putting you into debt. Minor purchases should not need to be discussed or approved.

If you own a home, vehicle, or have children, there should be a portion of the budget allotted to those irregular expenses.

For this to be successful, there must be:

- an agreed-upon household budget that **does not require** both incomes – if you need both full paychecks to cover the basics, there is no point doing this method
- a plan for savings and investing – there should be money for each to save and invest, make sure that is actually happening
- regular money check-ins to ensure you are prepared for emergencies and both of you are on track for retirement

School 3: Completely Separate

Each partner retains all of their own accounts. This one creates a ton of controversy.

- If you're willing to share a bed with someone, why not a checking account?
- You share DNA, but you can't share an account?

- How can you trust someone to marry them, yet not trust them with your money?

Blah, blah, blah. If you love and trust someone, keeping your money separate should not be a dealbreaker. That same love and trust assume the best intentions. You still are working together as a team, regardless of where the money lives and who has access to it.

Don't forget to assign beneficiaries, though! If one of you were to die, you should be able to access the money easily.

Here are a few ways to practice this in real life.

- First, in my opinion, the worst way: keeping track of all the expenses on a big ol' spreadsheet, then Venmo each other to make it even. *I bought $100 worth of groceries this week, and last week you only spent $75, so you owe me $12.50. The electric bill is higher this month, but it wasn't me because I was on a business trip. You should cover that increase.* Yuck. It's giving roommates instead of marriage. If you feel taken advantage of because you spent more on groceries one week, or the electric bill was higher, ask yourself why.

- Another common method is dividing bills by percentage of income. I pay 60% of the electric bill, and you pay 40%. To me, that still feels like tit-for-tat and more like roommates than partners. I personally don't like it because it needs frequent intervention and running math on EVERYTHING. I think it's exhausting, but feel free if it works for you. Obviously, the higher earner pays the higher percentage, the lower earner the lower percentage, based on your income.

- Lastly, you can divvy up the expenses by type. I take the mortgage and utilities. You take the groceries and kid expenses. We each pay our own credit card or auto bills. I manage the day-to-day, you take the long-term investing and big irregulars like insurance, vacations, long and short-term savings, etc. Without busting out a calculator, this should just *feel* right. If there is income disparity, the higher earner should easily and gladly take on the costlier things. Find a mix that works for you. If expenses or income shift, adjust accordingly.

Regardless of the option you choose, sinking funds can be a great addition to the separate plan. A sinking fund is an account created for a particular purpose, and you save a specific dollar amount every paycheck for this expense or goal.

Maybe one of you has the vacation sinking fund. The other has a car maintenance sinking fund. Discuss the dollar amount you expect to spend for each, the savings amount, and go do it. There are lots of ways to keep things separate while working together.

Options 1 and 2 feel too much like the dreaded 50/50. My husband and I have always done option 3 and retained separate accounts. We divvy expenses by type. He mostly manages the home front. When we had a mortgage, he paid that; now he just sends me that amount every month anyway.

He is the primary parent now, so clothes, shoes and haircuts are squarely in his camp. He is the grocery shopper and errand runner, so he covers those areas. I take care of investments, rental properties and savings.

I was always the higher earner, so at vacation time, I covered the hotel. He'd book the flights, mostly with points, and cover the incidentals on the trip. I invested and saved heavily. He now covers health insurance. He takes care of his car; I take care of mine.

These are just some examples. That does not mean that I never buy our son clothes, because I do. When we go out to eat, he pays the bill 99% of the time. When I'm feeling cute, I treat my boys.

The key is that there is no animosity, no feelings of unfairness and no squabbling over purchases. **It *feels* fair.**

Sometimes it's not about the dollar amount, it's about expertise or passion. If one of you is a car person, cool. You can manage the maintenance, insurance, repairs etc.

If one of you is the coupon clipper extraordinaire and can buy $100 worth of food for -$1.30, do that. Keep groceries as your domain because you handle them best.

If one of you doesn't know what an ETF is and the other has read twenty books on personal finance, the money nerd should oversee the investing.

Play to your strengths.

This is where having all those money conversations early on will pay off. This should be easy. If it feels hard, *ask yourself why?*

The Dream Exercise

I believe that couples that share a vision for their futures find it easier to collaborate and work as one. In my first book, I introduced the dream exercise. This is great for everyone to do regardless of relationship status, but it's especially important for couples. If you have opposing views about life, long-term, you will end up working against each other.

This is one reason couples grow apart.

Imagine if one of you dreams of a quiet life in the country with animals and children. The other has a fantasy of living downtown, in a high-rise condo, walking distance from the action.

One of you is thinking of home-cooked meals, the other fine dining.

One of you is thinking about retiring young and starting a passion project. The other can't ever see themselves stepping out of the rat race and enjoys their career so much, it's not even a job anymore.

How can you plan a future together when you both want radically different things?

Sit down and envision your future.

If money were no object, what would your dream life look like?

- Where would you live? Would you leave the country you're in? Would you buy a house with land or a condo on the beach?
- How do you see your family? No children, one, or many? How close are you to your extended family? Can you ever see moving away from them? Would you

want to work less to spend more time with them? Or do you want to work more to give them everything you never had?

- Where does your career fit into your life? Is it a means to an end? Or is it your whole personality? The same applies to education. Are you a lifelong learner looking to get that PhD one day, or is where you are today good enough?

- Do you want new cars every three years or are you happy driving anything that gets you from A to B? The same applies to shopping, clothes, vacations, etc. How important are all those things to your life?

- Do you believe in YOLO? Why invest for the future, because we all may die tomorrow, right? Or are you an avid saver and like to prepare for the worst-case scenario?

Opposing views aren't inherently bad. Sometimes we find balance in our partner. However, if you have a fundamental difference in how you see life, that will directly affect all your money decisions. You will find yourselves bickering and disagreeing about EVERYTHING.

As much as you think you may love someone, that gets exhausting over decades. The quirks you think are cute today may be the reason you are frustrated tomorrow. In fact, that is more the norm than the exception.

It is so important to answer these questions honestly and accept what your partner is saying to you. Don't just think to yourself, *they will change their mind,* or *it's not a big deal.* You are the one who will have to live with this person as they grow and change (or don't change).

Do you like them enough to overlook fundamental differences?

There is no one-size-fits-all approach when it comes to finances in a relationship. The two of you should build a system that works for YOUR household, not your friends, family, or co-workers.

When both people feel secure, respected, and supported, outside opinions lose their power to meddle or create chaos.

You should not feel like a warrior going into battle every day, simply trying to survive your relationship.

You should feel like you are both contributing and building together — not keeping score or pointing fingers.

Topic	Your Vision	Theirs
Children		
Retirement		
Housing		

Lifestyle		
Career		
Travel		
Aging Parents		

Discussion Prompts

- How do you define equality vs equity in a marriage?

____

____

- What does a financial partnership look like to you? Voice your expectations.

____

____

- Do you feel like decisions made so far have been fair—or are you afraid to disagree?

____

____

Red Flags

- ☐ Scorekeeping energy. If they have a spreadsheet tracking the cost of every date, run.
- ☐ Heavy complaining about money topics.
- ☐ A finger pointing mindset and '*woe is me*' attitude.

Homework

- Discuss and choose your preferred system: Joint / Yours-Mine-Ours / Separate.
- Discuss and assign responsibilities based on strengths and income.
- Schedule a monthly money date and check in on feelings, not just the numbers.

CHAPTER 6

WHEN ONE PARTNER STAYS HOME

There are several reasons why one partner may decide it's best not to have a 9-5 job and stay home. I assume that every reason for this is valid. If that arrangement works for your family, great.

I have to say, this is one of the biggest risks you can take with your financial future. This scenario has the greatest potential for abuse and leaving you financially ruined. Let's acknowledge the risks and talk about a few ways to protect yourself.

- You leave the job market. Leaving and re-entering is not as easy as it may seem, depending on your skill set. You may have to start all over again, as an entry-level worker, or go back to school.
- You are potential leaving employer-sponsored retirement plans and losing all the free money and compound interest that comes with them.
- You may lose a bit of your identity when you decide to become the backbone of your family. Caring for others

full-time is a quick way to lose yourself if you don't make time for self-care.

- Sometimes the working partner can become bitter or jealous of the fact that they are the ones 'working' while you're just 'sitting at home'. If the working partner does not truly value the role of the stay-at-home partner, you may be in for a whirlwind of resentment, and that is no fun.

Have you seen the video where the husband tells the wife that she has been "riding his income for ten years" while being home with their kids? This was AFTER they decided together that she would quit her job. That's the problem: if he changes his mind about the relationship, you can end up in a very tough position very quickly.

You may decide staying home is still worth it to you. Great. I love that for you. Making the home your primary job is still work. It's simply unpaid. So let's balance out that risk while you're out of the paid work force.

- Keep all your original accounts in your own name. This includes credit, banking and any investment accounts. When you do everything together, either one of you can drain, close or abuse the accounts at any time. Keeping accounts that your partner has no access to is protection.

- You can decide to fund a spousal IRA together. Even with no earned income, the stay-at-home spouse can still have a retirement account funded using the working spouse's income. This gives you a safety net that you will have something for your future because you may not have worked enough years to get social security benefits. If you are married long enough, you may qualify based on your spouse's benefits. For example, my mom gets 50% of what my dad earns in SS, while she has not worked a job since 1977.

- While you are at home, use this opportunity to upskill. You can learn just about anything for free online or with inexpensive courses. I always recommend Udemy.com. You can even take certification exams to prove you have the knowledge. These are great to have in your back pocket just in case you need to go back to work. You can also attend community college classes pretty inexpensively. Taking one class at a time will give your brain something other than parenting or chores to focus on. A much-needed outlet for a lot of us.

- It is also a great time to start a business without all the pressure to succeed. I know you have some creative talents or expertise. Take advantage of this time and explore them.

- You should have access to and visibility into ALL the money and ALL the accounts. If they are not joint accounts, you should be the 100% beneficiary (or your estate, if you have a trust). Access does not mean a license to spend recklessly.

An irresponsible partner should automatically retain full access to everything. If someone develops a gambling problem or addiction, adjustments need to be made.

We are talking about a normal scenario where both are responsible adults. The partner who stays home should have their own account with money deposited into it for their personal needs. You shouldn't have to ask for money or feel guilty about needing shampoo or a haircut.

Feelings of fear, guilt, or shame about money are major red flags.

- Life insurance is non-negotiable. If your breadwinner dies in a car accident tomorrow, what would you do? How long would it take for you to lose your home? Would you need to set up a GoFundMe for the funeral? If your stay-at-home spouse died tomorrow, who would take care of your kids? Could you even afford daycare at $2K per kid? Life insurance for both of you, outside of your employer, is non-negotiable once you have real-life responsibilities and people who depend on you.

Final note: The stay-at-home partner can become resentful if their labor is minimized, overlooked, or treated as less valuable simply because it is unpaid. Make sure the person you are staying home for values and appreciates what you are giving up AND what you do every day.

Quitting your job to “stay home” does not mean you no longer have a job. You now have a role with no salary, no PTO, and no lunch breaks. You are on the clock 24/7/365.

Pouring from your body, energy, and emotions into your family is labor you can’t always see, but you will absolutely feel the weight every single day.

A loving partner will recognize and appreciate that.

An unhealthy partner will use it against you.

Choosing to become financially dependent on another human being will always place you in a more vulnerable position. Even if you have the best partner in the world, people and circumstances can change.

Protecting yourself is not planning for failure — it is wisdom.

You can love deeply while still safeguarding your future.

A healthy partner understands that those things can co-exist.

Discussion Prompts

- If we both agree on one partner staying home, what risks are they taking by stepping away from income?

- How will they maintain financial identity and independence?

- What protection must be in place before this decision? IRA? Savings account?

Red Flags

- ☐ Money is controlled by one and you have to “ask” to spend.
- ☐ Limiting access or visibility into the accounts or minimizing the need for it.
- ☐ Pressure to quit working without a plan (more “we’ll figure it out” energy).
- ☐ If mentioning your safety makes them angry, it's time to look out for yourself.

Homework

- Research term life insurance policies.
- Set up a spousal IRA.
- Start a business or go back to school part-time.
- Define an **equitable** monthly personal allowance (this is not to buy household necessities).
- Create a plan in case it goes wrong.

CHAPTER 7

BUILDING WEALTH TOGETHER

From budgeting to building wealth

Getting on the same page financially is not just for the day-to-day bills and business of running a home. The hope is to build a long future together beyond raising kids and eventually retiring. Getting there without relying on your children will require a long-term financial plan.

Don't let the business of everyday life keep you from seeing the big picture.

What does 20, 30, or 40 years into the future look like, and how much will it cost? If you each have some retirement savings, it could be a great time to sit with a trusted financial advisor to make sure you are on track to make that dream come true. At the bare minimum, you don't want to eat cat food in your 70's.

Depending on your investment balance, some brokerages may offer free financial planning sessions. If not, you can seek out a flat-fee fiduciary advisor. That just means you are paying them for their time. They won't make money from your investments. Some advisors quietly eat away at your wealth 1% at a time, so beware how much their help truly costs you.

F.I.R.E (Financial Independence Retire Early)

I was in my late 30's when I happened upon the term F.I.R.E on Instagram. I was part of the #debtfreecommunity where we cheered each other on while paying off debt. At the time, my goal was simply to become mortgage-free. Then I ran the numbers and realized that without mortgage payments, we really don't need that much every month to live.

I was not paying close attention to my investments, but I started that day. I read *The Simple Path to Wealth* by JL Collins, convinced it would change my life. But when I finished it, I thought, "Is that it?" Investing is SO EASY! Why didn't I know this before? My goal then went from mortgage freedom to simply FREEDOM.

- Freedom from having to clock in to a 9-to-5 for the rest of my life.
- Freedom to spend more time with my kid.
- Freedom to work on passion projects.
- Freedom from that dreaded Teams chat ding.

Are you interested in F.I.R.E? If retirement matters to you at all, doing the calculations is the first step. How much does it cost you to live every month?

- Let's say, for the sake of easy math, that it is $10,000.
- $10K x 12 months = $120K/year.

- $120K x 25 = $3M. (Multiplying by 25 is a commonly suggested rule of thumb.)

Once your investments have grown to three million, you are good to retire and live off that until you croak. If all goes according to plan, you'll still leave behind an inheritance. There are lots of online calculators that will help you do this yourself by factoring in your age, current investments, etc.

Don't get discouraged looking at these numbers. There are many ways to F.I.R.E and they look different for everyone.

The goal is not to walk you through preparing for retirement, but simply to show you what you would need if you wanted to retire younger than normal.

It could be a goal for you to cut your living expenses by moving outside the country.

It could be a goal to increase your contributions because you want to live it up in retirement.

The point is to talk about it together and agree on the future you want to build. Work toward it together.

Worst-case scenario, it becomes a wake-up call to START planning because you haven't done a daggone thing yet.

F.I.R.E is not for everyone, but you should at least know it exists. Even becoming partially financially independent can reduce stress and create more choices for your family. Talk about it.

Creating a strong financial partnership starts with communication and teamwork. It's not fair for one person to get worked into the ground while the other only wants to spend.

One person dreaming about retirement while the other plans to work until they die is not alignment.

Hopefully, these conversations happened long ago, but people and circumstances change. That monthly money date helps you recognize when your visions start drifting apart.

Discussion Prompts

- What does your dream life look like?

- Are you building wealth or just surviving? Are you happy with where you are?

- If your long-term visions clash, what compromise can be met?

Red Flags

- ☐ Opposing financial goals.
- ☐ One person stressing, the other one coasting.
- ☐ Future planning conversations that turn into arguments. One might be hiding their true feelings about the future of the relationship.

Homework

- Revisit the dream exercise together. What has changed?
- Calculate your projected monthly living expenses and F.I.R.E number.
- Read the book Playing with FIRE by Scott Rieckens.

PART III

PROTECT YOURSELF

"Financial abuse is often the gateway drug to deeper abuse."

CHAPTER 8

WHEN THINGS GO WRONG, FINANCIAL ABUSE

Financial abuse is a form of control in which one person manipulates, limits, or exploits another person's access to money and financial resources. The goal is power and control—keeping the victim dependent and unable to make independent choices.

A lot of women have NO IDEA that what they are experiencing is actually abuse. If they do, they won't ever tell anyone because of the shame, stigma, and desire to protect their spouse/partner.

So when people say victims should have "chosen better," that ignores how abuse actually works. Abusers often hide their true nature until they feel they have you locked down through marriage, children, moving you away from your support system, or financial dependence.

I once saw an interview with men imprisoned for domestic violence. They were asked when they felt comfortable letting the mask slip. Their agreed-upon answer? Around 18 months.

After a year and a half, they felt they had their victim sufficiently on the hook to keep them from leaving.

Abusers don't show you the abuse immediately, because most of us would recognize that and run. They lull you into a false sense of security. They make you think it's all roses and rainbows.

Then they drop the act.

Warning sign ONE is trying to lock you down in a very short amount of time. They go from flowers and dinner dates to a proposal and wedding in record time. Do not even consider marriage before the 18-month mark.

TWO, they want to move and start this great new life with you in their hometown, state, or country.

THREE, they immediately talk about a family with lots of kids. Especially if they know you have a deep desire for motherhood.

These may sound like dreams come true, but for an abuser, it's the gateway to your heart. They make you THINK that they are planning your future together. In reality, they are planning your prison.

If putting the brakes on the relationship causes them to get angry or sullen instead of inquisitive and cooperative, red flag.

Types of Abuse

- Controlling Access to Money
- Sabotaging Employment or Education

- Running Up Debt in Your Name
- Withholding Financial Information
- Exploitation or Theft

Red Flags That Deserve a Second Look

- *Don't worry, whatever you need, just let me know. I will give it to you. You don't need that account anymore; we have the joint ones now. I have already made you an authorized user on my cards; you don't need those old accounts anymore.*
- *Why do you want to go back to school/get that promotion? Don't you think that will take time away from us? I thought you wanted to start a family. Isn't growing our family more important?*
- Digging through your financial records or computer for access to your accounts or social security number. Are new items showing up, and you have no idea how they were purchased? Are they buying things for themselves or family members that seem impossible for them to afford?
- When you ask for paperwork, visibility, or access to important information, do they keep coming up with excuses?
- Does he call you greedy or selfish when you ask for accountability?
- Do they want you to work for their business, telling you it's OUR business, but you are nowhere on the

ownership documents? Are you putting in time or money into assets that only belong to them?

- Do you find money missing, and they say: *I was going to pay you back. I just needed a little help, and I didn't think you'd mind. I was going to tell you, but I forgot.* Newsflash: he didn't forget.

He knows exactly what he is doing.

They are testing your boundaries to see how much you will tolerate, little by little. You give them an inch, and they will eventually take miles. Does any of this sound familiar?

What To Do

Do not, and I repeat DO NOT, minimize these actions.

Do not internalize their wrongdoing and make it a **YOU** problem.

Do not keep these things to yourself.

Tell your family or your best friend and watch their reaction. If their eyes get big and angry, you know what they are doing is WRONG; you've just been brainwashed enough to tolerate it. Or you're too embarrassed to tell anyone because of shame and fear.

- If you feel anxious or afraid to spend money

- If you have no idea what your financial situation actually looks like

- If your partner or family member makes you "ask" for basic needs
- If you want to leave but feel trapped because you can't access money

Start documenting everything (screenshots, bank records, communications). Open a private account at a separate bank if it's safe to do so. (You should have kept yours anyway.) Reach out for support. The National Domestic Violence Hotline is available 24/7 at 1-800-799-7233, and thehotline.org offers confidential chat support if calling isn't safe.

Financial Infidelity

- Your partner isn't directly abusing you, but they are gambling your HELOC away.
- Your partner isn't hitting you, but they have a drinking problem, and their paycheck now funds liquor store runs instead of the mortgage.
- Your partner isn't screaming at you, but you just found 5 new credit cards that were opened behind your back, and they are maxed out.
- Your partner has never said a mean word to you, but your kids' 529 account is drained.

No couples therapy is going to make this all better.

Women often dismiss financial control because there are no bruises… yet.

Make no mistake: financial abuse is often the gateway drug to deeper control and more severe abuse.

You must go into protection mode.

I've told you repeatedly to have full visibility into all the accounts and assets. If you got comfortable and let it slide, it's time for action.

- Stop all of your money from going into joint accounts.
- Cut off all their access.
- Run credit reports from all three bureaus and put a lock on your credit report.

Keep them from obtaining any new credit in your name and take stock of the damage. I use annualcreditreport.com to pull free copies from Experian, TransUnion, and Equifax. Those reports should also tell you if there are any other addresses on file. Maybe a P.O. box or even an affair partner's address might be listed.

Spend the money and run a background check. Do not rely on this person to tell you the truth. They've been lying for months. Why would they start being honest now?

If you have greater suspicions that you need confirmed, and you can afford it, hire a private investigator. It is better to get all the dirt out now. Letting this situation drag on without all the details will just make it harder for you to make tough decisions.

Information is power. Get you some.

I will say, once you feel the need to hire someone, you probably already know the truth nine times out of ten. Your intuition is likely screaming at you, but you may be looking for permission to do what needs to be done. Money well spent if you've got it.

Now, you have all the information, and it's not as bad as you thought. It could be some stupid debt they were hiding because of a mistake they made. They were too embarrassed to tell you, and now it has snowballed. It happens; we are human. You confront them. How do they react?

- Do they gaslight you?

____

____

- Do they start screaming and throwing things?

____

____

- Do they blame you?

____

____

This person is not remorseful.

It's not your job to fix them.

You can only make them feel the pain of their mistakes.

Cut them off emotionally and financially. They have some soul-searching ahead to fix the relationship. They will either see the error of their ways or not.

Let them figure it out alone.

Worst-case scenario, you have all the information, and it's something major like an affair or a drug problem. Confronting them is useless. They are endangering your life now. Consult a lawyer immediately and let them tell you what your options are and how best to approach separation or divorce.

Get yourself safe! You cannot save them. You must prioritize yourself.

This is not selfish. They are not living up to your vows anymore.

You were not put on this earth to tolerate foolishness.

In all circumstances, you could choose to forgive and forget, but if you do, you are choosing this abuse. If you decide to stay for better or worse, just know that you've given 'worse' the green light. If they know you are not going to leave, no matter what they do, that could turn up the abuse. Be very careful here.

Continue to keep your funds separate and do your best to keep the lights on, bellies fed, and a roof over your head.

However, you are actively choosing to do the same for someone who is unwilling to do that for you. Life will become exponentially harder from here. I wish you the best.

Keeping You Trapped Through Children

I say with all the love in the world, protect your womb. Some abusers kick off after the birth of your first child. He knows he has trapped you now. Postpartum is one of the most vulnerable times in a woman's life.

Abusers will use your children as a tool to control you. They have no desire to be a parent; they want to keep you financially, emotionally, or physically stuck. Have you ever been in a turbulent phase of your relationship, and your partner suddenly starts talking about having another baby? Mmmhmmm.

Want to go back to school? *Who's going to watch the kids?*

Want to work more or pursue a promotion? *So, you care more about money than our family now?*

When you want to leave:

- You are "selfish."
- You are "hurting the kids."
- You are "breaking up the family."

Meanwhile, this same partner will lessen his contributions to the actual labor of parenting, household responsibilities, and emotional support. Motherhood is one of the easiest ways to trigger guilt in women. While he sits back, he knows you will pick up the slack. You love your babies. You will do anything for them.

He uses that against you.

Pay attention to the warning signs:

- Do they discourage you from returning to your career after children?

- Do they sabotage childcare?

- Do they sabotage your work or education opportunities?

- Do they use the children to manipulate your emotions?

- Do they threaten you with full custody, financial abandonment, or child support battles whenever you try to leave?

A happy mom has happy kids. A supportive partner wants the mother of their children to be stable, secure, and empowered.

A controlling partner benefits from your exhaustion, dependence, and fear. Children should never become chains that keep you trapped in a harmful relationship.

Some want their partner to be too overwhelmed to leave.

Discussion Prompts (or Journal Prompts if you can't discuss them safely)

- Agree on the difference between privacy and secrecy and what is/is not acceptable.
- Are there any topics that you have been ignoring or afraid to discuss?
- Set firm boundaries on what would constitute financial abuse and dealbreakers that would cause the relationship to rupture irrevocably.

Red Flags

☐ New debt, accounts opened, or large purchases made without your knowledge.

☐ Discussing money triggers feelings of fear, guilt, anxiety, or anger.

☐ Increased need for control/isolation or dependence during pregnancy or after childbirth.

Homework

- Pull all three credit reports every year and freeze your credit.
- Secure your important documents, make digital copies.
- Create and/or maintain a private emergency fund.
- Keep family and friends in the loop if you feel you are in danger or being controlled. Do not let shame, fear, or embarrassment win.

CHAPTER 9

SECOND LOVE

If this is your second time around at love and marriage, you are now older, wiser, and usually have more to lose. You've already gone through a divorce or the death of your mate. There are unique challenges to marrying for a second time, which you will want to acknowledge and address upfront. You may both have assets and children. We are talking about emotional and financial complexities combined.

There's No Fool Like An Old Fool

Young love can be naïve or foolish. "Older" love can too. You are just as capable of making stupid decisions, despite having decades of life behind you. Chasing love after you've already had it and lost it — or thought you had it, only to realize it was abuse — can put you in a mindset that throws caution to the wind.

I only have X years left, I'm going to live them however I want!

Let's elope, even though it's only been 3 months!

Having your head in the clouds can cloud your judgment, too.

Yes, love is grand, but you must be smart about it.

There are plenty of people out there looking for a nurse with a purse.

Don't let that be you.

Children And Assets

If you have grown children, do you think your new spouse deserves more assets than your kids? Families fracture over these fights. If someone really loves you for you, putting protection in place will not be a threat. It should be welcomed as an important part of being a responsible adult. You should both have people and assets you want to protect before heading into marriage numero dos.

On the flip side, does a pre-nuptial agreement or a trust have your partner threatening to break up or gaslighting you? You may hear things like:

Don't you trust me?

I would never treat your kids like that!

I feel like you don't even know me at all.

I think we should put the engagement/wedding on hold until we settle this.

If those words sound familiar, proceed with caution.

Already Signed? Maybe It's Not Too Late

If you already felt pressured into signing a prenup, you need to understand what can potentially invalidate it. Maybe you're not stuck. Not all is lost if you fall under the criteria below. Always seek the guidance of an attorney. Don't guess.

- Fraud or Misrepresentation: Lying about or hiding assets is a big no-no. The financial disclosure has to be complete, or it could be deemed fraud.

- Coercion or Duress: If you felt pressured or forced into signing the prenup. This includes an 11th-hour prenup presented right before the wedding, causing undue pressure to sign.

- Unconscionability: If the terms are radically unfair or one-sided, courts may simply refuse to enforce it.

- Lack of Legal Representation: You should EACH have your OWN attorney; if not, that could be grounds to challenge the prenup.

- Improper Execution: Prenups should be a written document, signed by both parties and notarized; if not, it could be thrown out.

Financial Disparity

When you have financial equality, these conversations are usually not very hard. You each have stuff. You each want to protect your stuff. You both can live without each other, no problem.

The problems arise when one of you has all the stuff, and the other has zero stuff.

Partner Zero Stuff is scared because they know Partner All The Stuff holds the power. Partner Zero Stuff knows they could walk away with diddly squat. Partner ATS should lovingly recognize this and make provisions for Partner ZS to feel safe. This could be cash, a property, or a life insurance policy.

Both partners should have their own attorney and come to a fair agreement. This is only possible if Partner ATS truly loves Partner ZS and is concerned with their well-being and not just their bank account. If Partner ATS is willing to let ZS twist in the wind, you might want to reconsider your choice.

Having conversations in advance about prenups, asset protection, and kids' inheritance (or your future inheritance) will tell you a lot about what your future partner is really worried about.

- *Of course, your kids should always come first. I would expect they get assets 1, 2, and 3. I will get asset 4 until my death, then it will go back to your kids.* vs.
- *What do you mean? I'm going to be your SPOUSE! I come before your kids now. Our relationship should be equitable! I inherit your assets, and you inherit mine. Simple.*

Neither argument is necessarily right or wrong. Be wary of the tone, sense of self-importance, or entitlement behind them.

Minor Children

This gets even messier when there are dependent children involved.

- Are there minors in the household?

____

____

- How will you handle allowances, cars, and college education?

____

____

- Are there adult children in the home?

____

____

- Are they in college, working, or doing absolutely nothing?

____

____

Especially where there are large income inequalities…

- How do you handle child A getting a car at 16 and child B being told they must save up for a car and insurance?

- What if child A has a 529 plan covering their college education, and child B is told they need to take out loans to go to school?
- Will child A be told they have to share their car or their college fund with child B?

If the kids are very young, you might not be thinking about any of this, but as time goes on, they will become topics of conversation at best, and arguments at worst.

Come up with a plan before saying 'I do'.

Fair vs Equal

With vast income inequality, at minimum, the higher earner should shoulder more of the household expenses so that the lower earner can put money away for their children. At best, the higher earner simply creates the 529 and savings plan for all the kids and treats them as their own.

If you have children, you should seek out the person who will treat your kids as their own.

This will remove any feelings of resentment because the love and desire are there to provide for ALL the children equally.

A financial advisor would be a really good idea if the partners are lacking financial literacy to create a plan themselves.

Estate Planning

The next item on the list, with second marriages and blended families, should be creating a trust. Estate planning before marriage will force you to answer all the questions you may not have thought of yet. The attorney will give you a questionnaire to fill out. Filling out and discussing that document should result in a clear plan for delineating the assets in case one or both of you dies. Choosing executor(s) who will comply with your wishes, buying life insurance for each spouse, and defining beneficiaries are all the work of responsible adults to ensure everyone is taken care of if tragedy strikes.

11th-Hour Prenups

Rushed or surprised pre-nuptial agreements are a red flag. Whether or not you choose to create an agreement should be spoken about once you are ready to be engaged, not after. A prenup should never be handed to you right before your wedding day with an ultimatum, sign or we're done! That is coercion, and it's illegal. If your soon-to-be spouse wants to slide a prenup under your nose at the 11th hour, I can almost guarantee they are trying to hide something or take advantage of you.

Do not let the pressure of an impending wedding bully you into making an uninformed decision. Never let anyone pressure you into signing a legal document. You must have your own legal representation that is looking out for YOUR best interest. A prenup should not be wielded like a weapon. If this person doesn't love you enough to protect you, they do not love you enough to marry you. Imagine a future divorce. It will be a living nightmare.

Prenups, wills, trusts, life insurance, designating beneficiaries…these decisions cannot wait.

Having these conversations up-front will shape your relationship and ensure your compatibility. If you can discuss and agree on such deep topics, I have hope that you are with the right person, and you can too.

Blended Budgeting

Blended families have more complicated finances, and budgeting for these complexities can be more difficult. Choose the method that works best, and you both can agree on as discussed above: 100% together, "yours, mine and ours", or 100% separate.

It might make sense to start as separate to get to "yours, mine, and ours". If that works well, then combining them could be a great long-term goal. There is no single solution. Discuss and decide as a team.

Regardless of the method, you will still have to sit down and go over all the financial obligations, including child/spousal support, childcare, sports, groceries, vacations, etc. The goal is to fully understand the obligations you each carry and how to cover them.

What the projected vs actual costs look like will require regular check-ins to ensure the budget is reasonable and accurate. Tweak it along the way to ensure both partners can take care of all the children, household needs, and extras with nobody feeling left out or separate. Once you have solid numbers, divvying up the responsibilities may make sense, taking into consideration the percentage of income each one brings home.

A budgeting app that you each have full access to will make overseeing spending a lot easier. This can facilitate conversations where expenses are changing, like utilities or groceries, where costs have gone up significantly. If changes need to be made, you can address them with real numbers.

Fair and equitable should be the goal. Full transparency, along with firm boundaries, will facilitate that.

Discussion Prompts

- What do you want to protect? What are your financial priorities?

___

___

- How do you see the balance between a partner and your children financially?

___

___

- What does fairness look like when income/assets are uneven?

____

____

Red Flags

- ☐ Resistance to — or rushing through — prenups or estate planning.
- ☐ Entitlement to your assets. Pre-spending “your” money in their mind.
- ☐ Emotional manipulation disguised as “trust.”

Homework

- Select an attorney and draft a basic estate plan
- Discuss prenup expectations openly with individual representation
- Identify financial responsibilities for ALL children involved, including current and future obligations (cars, college, weddings, first homes, etc.).

CHAPTER 10

EXIT PLAN

H*ow to leave because l*ove should never cost you your life.

Step 1: Open Your Mouth

Silence kills. If you have ever been in an abusive relationship, you know the shame that comes with telling your friends and family that your partner is abusing you. Usually, absolutely NO ONE knows the full extent of what you are suffering because it feels too embarrassing to even say out loud. Or you're afraid of what your friends or family may do to protect you or get revenge.

The first thing that an abuser wants to take from you is your support system. Your lifelines. Your closest friends and family. An abuser will move you away, create rifts, or simply forbid you from contacting those who might help you escape.

Do not let them win.

Your friends and family are the people who love you, care about you, and want the best for you — the people you trust implicitly.

You are not a burden.

You should not resign yourself to sleeping in the bed you made.

Do not blame yourself.

Hiding the abuse only helps your abuser. At the bare minimum, you need someone to confide in and vent.

Best case scenario, they will be your shelter from the rain when you decide it's time to go for good.

Silence keeps you stuck.

Step 2: What do you have? Start stacking.

What money do you have access to, if any? Checking, savings, investments? Is there any way you can pull funds safely?

If you don't already have an account in your name only, now is the time.

What side hustles can you do to earn money? DoorDash? Babysitting? Cleaning? Whatever skills you have, use them and start squirreling away your exit fund.

Do you have any items you can sell? Clean out the garage, the playroom, kids' clothes, jewelry, bags – anything! Clear the clutter and make a few bucks. Win-win.

Some women purchase gift cards while doing the family grocery shopping. An extra $20 here and there could go unnoticed. ***Hopefully, he's not checking your receipts.*** Throw them away before you get home.

Now is not the time to feel bad. You are in survival mode. Act accordingly.

Step 3. Credit Is A MUST

Hopefully, you still have at least one credit card in your name that you can fall back on. If not, it's time to apply for one. If you think you won't qualify, ask a trusted family member to help you co-sign. Or they can make you an authorized user on one of their accounts so you can get some credit history. The caveat is that they must have good credit.

They DO NOT have to give you the card; it's simply for credit history. This could help you tremendously when you are looking to rent an apartment or get a car.

Check your credit report and make sure you know everything that is in it. Hopefully, there are no surprises that will make it harder.

You can also put a hold on your credit, so your soon-to-be-ex doesn't open anything else in your name without your knowledge.

Step 4. You Gotta Get A J.O.B.

If you already have a job but are working part-time or are underemployed, it's time to dust off your résumé. AI can help you revamp it pretty quickly. If you can get more hours, do so. If you can move up in your existing company, reach out and ask for more responsibility or training.

There is a lot of free and cheap training online to improve your skills. At the bare minimum, you're probably going to need some computer skills in most good jobs. Sites like Udemy offer affordable training you can complete at home and at your own pace.

If you do not have a job, it's going to be a lot harder. Depending on what skills you have or how long you've been out of the job market, you will have to start somewhere. It may not be your dream job, but you can do it.

Waitressing, bartending, and sales jobs are usually easier to get because they can have high turnover rates. Continue training for some other higher-paying profession while you gain experience. This will set you up for future success.

Play to your strengths.

Are you a great cleaner or organizer? Are you adept at gardening or DIY? Are you creative? Can you paint like a pro? Post it on Facebook and see if you can start a little side business.

Sometimes you have to create your own opportunities.

Do not be shy.

Ask your friends, family, and acquaintances if they know of anyone who is hiring. The best way to get a job is through a personal referral. Put it out into the universe everywhere you go and see what comes back to you. You never know who you are going to run into and what they may need.

Step 5. You Gotta Live Somewhere

I know nobody wants to feel like a burden, but put your pride aside. Do any of your family and friends have an extra room? You may not be able to afford to pay them rent, but you can be a good house guest. Maybe you can offer to help with chores or projects. Baby or pet sitting?

You're going to be busy working your butt off anyway, so make yourself scarce so as not to overstay your welcome.

Create a written lease where boundaries and expectations are clearly defined so you can cohabitate harmoniously. Maybe you can set an amount to pay them back once you're back on your feet.

If you have an income, roommates might be a bridge to independence. I've seen people buy houses with the intention of renting out rooms. In any case, do your due diligence and have a written lease that protects you.

If you are eligible, seek government assistance. These programs are made specifically for those in need. You are in need. Do not feel bad about taking advantage of any resources available to you.

It may feel like a step back, but sometimes you have to take a step down to take that next step stronger.

If you can afford a place on your own, reach out to private landlords. You will see them advertised in places like Zillow, Facebook Marketplace, NextDoor, online newspapers, and even Craigslist.

Don't sleep on Craigslist. It's not just for creeps. Some old-school owners still use the basics from 20 years ago. You may be able to qualify for something without earning 3x the rent or first, last, and security for the deposit. Tell them your circumstances. Prove your income. Get referral letters if you can. Make sure the lease protects you while giving them an out if you underperform. That way, you both feel secure.

Step 6. Budget Mode On

If you're used to spending on a few "fun things" or nice-to-haves, it's time to cut them. We are in escape mode. Cut any unnecessary expenses or look for cheaper/free alternatives.

These changes are not forever, but maybe six months to a year until you have built some stability.

You will be able to look back and know it was worth it.

Make the sacrifices today for a better future.

Final note: Move in silence.

Do not advertise your intent. Do not pick arguments. Do not let him bait you. You should be quietly working in the background. Be very careful who you trust. Will your friends or family accidentally (or intentionally) expose your plans? If you don't trust them completely, tell them nothing.

If you fear physical violence, contact a domestic violence hotline or shelter and create a safety plan before attempting to leave.

Journal Prompts

- Why am I afraid to leave?

- What is the worst-case scenario, and how can I protect myself?

- Who can I reach out to today for help or support?

Internal Red Flags

- ☐ Delaying your decision, waiting for the "perfect time" to leave.
- ☐ Hiding your situation from everyone who loves you.
- ☐ Refusing to make sacrifices or changes to free yourself.

Homework

- Update the beneficiaries on all of your accounts.
- Open personal accounts (checking, savings, credit).

- Identify two safe people to talk to who will give you sound advice instead of just telling you to stick it out.
- Identify the skills you have that can make you money right now.
- Start an escape fund with anything you have access to.

PART IV

BECOME UNSTOPPABLE

"Give yourself permission to become a version of yourself your old self wouldn't even recognize."

CHAPTER 11
REBUILD AFTER BREAKUP

This is where you become HER.

This is not your breakdown.

This is your rebuild.

The women who 'have it all together'? Most of them fought through hell to get there.

It may feel like climbing a mountain in crocs and a tank top, but you can do it. While you are going through the chaos, lean on other women in your circle. It may seem like your friends have it all together, and you might be embarrassed to share. You have no idea what the strongest women you know have been through to get to where they are today.

I doubt anyone can guess by the way I carry myself today that I allowed a man to abuse me. The way I hold boundaries today will make your head spin. But I was once a stupid 21-year-old, making decisions out of emotion, shame, and fear. When I decided it was him or me, I called my college friend and asked her to stay with her. She welcomed me with open arms. If it wasn't for her support, I don't know where I would be today. She was my port in the storm, and I will forever be grateful for her hospitality.

Lean on the strong women in your life. They will hold you down and hold you up. They will tell you to keep fighting when you're exhausted and want to give up. They will be examples of the life you are striving for in this rebuild phase. It may feel like it will never end, but I promise you it will. Your friends will be there through it all and celebrate you when it's done.

If you do not have your friend group anymore because you were forced to let them go, reach out. I bet they'll say, "I've been waiting for this call." They know, even if you haven't told them. Do not isolate. Surround yourself with strong female influences.

Body and Mind

Now is not the time to let your health slip. Make it a goal to take care of yourself. It can be as simple as drinking more water. Get a walk outside in the sun. Meal prep so you have some nutritious options on hand when you want to drown yourself in ice cream instead.

Getting physically stronger will help you mentally. If you have access to weights, lift them. If you don't, fill up some milk jugs with water or rocks and use that. There are tons of free workouts on YouTube.

Movement, good food, and strength will build your confidence. Don't downplay the importance. Start small, start somewhere, but start.

Finding Yourself Again

Coming out of an abusive relationship will leave you feeling like you don't even know yourself anymore. What do you like? You've been so busy doing what he likes, you've forgotten. Find yourself again. Permit yourself to become a version of yourself your old self wouldn't even recognize.

Start a hobby that doesn't require much money. Journaling, sketching, nature walks, birdwatching, puzzles. Take a class at your community college. Take a self-study course online to learn new skills. Or simply pick up a book at the library. You may want to document your journey on social media to create an online diary while making money at the same time.

Find something that you like, and dive in.

Self-reflection is a must.

Think back to the beginning and ask yourself:

- What red flags did you ignore?
- What advice did you discard without a second thought?
- What feeling in your gut did you explain away?
- What patterns emerged throughout the relationship?
- How long did it take you to say ENOUGH?
- Why did it take so long?
- How can you avoid these in the future?
- What are your new non-negotiables?

Seek Support

If you have access to therapy, this is a great time to work on yourself and figure out why you accepted less when you deserved more.

If traditional therapy is out of your budget, there are still options:

- Community mental health centers
- Open Path Collective
- University/graduate counseling programs
- Medicaid-covered therapy
- Employee Assistance Programs (EAP)
- Women's shelters and domestic violence organizations
- Nonprofit counseling centers
- Support groups
- Sliding-scale therapists
- Online therapy platforms with financial aid
- Crisis hotlines and text lines
- Libraries and self-help resources
- Peer support communities
- County or state mental health services

Money Is Key

Exploring your skills, starting a side hustle, or upgrading your job will be what moves you from stuck to thriving. Don't let the negative thoughts that have filled your head crowd out your creativity. What's the worst thing that could happen? If it doesn't work out, you already know you've survived worse.

Standards Up!

Once you have become stable and worked on yourself, it's time to raise your standards. This is not just in relationships. This is for all areas of your life.

What are you no longer willing to accept emotionally, financially, and behaviorally?

When you truly embody the woman who does not take crap from anyone, it seeps out of your pores. **You become loser deterrent.** Anyone looking to use you or do you wrong will **feel** your energy and run in the opposite direction. Losers and users will be so far from your orbit you'll forget they exist. But you can't fake it. You must truly feel and **KNOW** you are not that old version of yourself anymore.

As the "old Taylor" would say, she can't come to the phone anymore…

Why?

Oh, she is dead, honey!

The person you used to be feels like someone from another lifetime. She feels like a different person. You see her in your mind's eye like a movie playing. She was a character in a film that used to be your life, and she's dead. That's when you know you have made it to the other side. A side where no bum can drag you ever again.

Rebuilding requires action. Action kills anxiety.

You cannot wait around for anyone to help you. There is no magic potion. No set day on the calendar that will mark the correct amount of time for your repair. Self-reflection is great, but you need to back it up with work that moves you forward. You don't have to have it all figured out to see progress. You just keep putting one foot in front of the other.

There will be days when you feel like you've made zero progress. Those are the days you need your circle. Emotions will pass. What you do about them will dictate whether you will be successful or not.

Forget perfection. Do it imperfectly every day. Every milestone and goal achieved will prove your competence. Soon enough, you will start believing in yourself again.

Don't let their harsh words and criticisms remain as your only inner voice. Don't let them win.

Journal Prompts

- What did this relationship teach me about myself?

- What did I tolerate that I won't again?

- What does my next level look like?

Internal Red Flags

- ☐ Romanticizing the past
- ☐ Rushing into a new relationship
- ☐ Getting stuck in the rage

Homework

- Start a fitness routine.
- Learn one new skill.
- Write your new standards.
- Create a plan to increase your income.

CHAPTER 12

SINGLE WOMAN WEALTH PLAN

This was always the plan. Not the backup.

As women, we should not romanticize partnering as the solution to all our woes. In many cases, you will leap out of the frying pan and into the fire. Or as my mom would say, de Guatemala a Guatemala. You should bet on yourself first. Don't make the mistake of prioritizing yourself last. Do the work upfront.

The basics are always the same.

- Education
- Career
- Income
- Credit
- Savings
- Investing

Beware of Your Family

It's not always a bad relationship. Sometimes it's our own family or friends trying to drag us down with them, like crabs in a bucket. If you are the only one making moves up and out, you may become a target instead of being congratulated.

Guilt trips are common in places where grown adults want to shame you into remaining accessible for their comfort. If you are not in a place that wants to see you thrive, building the areas below becomes even more important. Get out as soon as you can. They will never let you be at peace or grow without sacrifice.

Education, Career, and Income

Having a career or skill set that pays you well is non-negotiable. You can't do anything working for minimum wage. It doesn't have to be a four-year college education. There are plenty of two-year programs, apprenticeships, or business ideas that could get you there even faster than a career in corporate America. Focus on what you are naturally good at.

Analyze the market and see what is hiring AND paying well. Picking a career based on vibes or passion may not pay the bills. Are you ready for that? I would hate to be stuck in a situation because my dream job makes $35K. To me, it's just not worth the tradeoff.

Money Management Is Fundamental

Once you start that job or business, be smart with your money! It's not your job to bail out irresponsible family members. Everyone else's problems are not your business. Do not let anyone convince you to open a shared account with them. Do not give anyone access to your money. Set your statements to arrive online only. If you need to open a P.O. box do it. If you have nosy family members, keep your private affairs under lock and key. Set a lock on your credit report. Get your social security card, birth certificate, and any other important documents into a safe deposit box. Don't ask, just take them. They are yours.

Unfortunately, some of our loved ones are only looking to exploit the ones doing well. Do not let them make you a victim.

Save, save, save! Cash is a flex. Make sure you have the power to make moves backed by money in the bank. Peace of mind in the form of an emergency fund is worth a lot more than clothes, a car, or a vacation.

Budget. Track your spending. Pay off debt. Build savings.

Credit Is Key

Good credit will open doors. Do not sleep on the importance of credit. Doing it responsibly is the key. Credit is not magic money. Credit is not some imaginary bank account. It is debt. Do not charge more than what you can afford to pay off every month.

If you can't qualify for a bank credit card, start with a secured or store credit card. It takes years to build good credit. Start as soon as possible.

If your family is supportive and RESPONSIBLE with EXCELLENT credit, get added as an authorized user. That will give you a longer credit history based on their credit age.

If you ever need to finance a vehicle or want to buy a house one day, you will be glad you have the credit to strengthen your application. Good credit not only opens doors, but it can also help you seize opportunities and save you money. Almost everything relies on your credit. Some jobs will even take your credit history into account before they hire you.

Do not underestimate its importance in everything. Work on creating and maintaining it for life.

Start Planning For Your Future TODAY

Once you have the day-to-day of life handled, you want to start planning for your future. Investing is paramount. I don't care if you think you will die tomorrow or if being old feels like it will never happen. The younger you start to secure your future, the easier it will be to do it.

Long-term thinking will save you from the pain of regret.

Open a compound interest calculator. If you start today and invest $100 per month for 30 years, how much could you accumulate? Assuming an average 8% growth rate, is investing a little more worth the sacrifice? Run the numbers yourself, and suddenly the new sneakers are less important. Going out every weekend starts to feel a little frivolous when you realize you could be investing that money instead of eating or wearing it. The very basics of investing are in book one, Your Meanest Best Friend's Guide to Personal Finance, or in my Skool community: RichGalGoals.

It takes a little bit of education and a bit of sacrifice, but it will be more than worth it. I am so glad 21-year-old me decided to start investing in my 401(k) even though I had no idea what I was doing. I rolled that 401(k) into an IRA and forgot about it, for YEARS. The next time I looked, the money had doubled. I was shocked. I knew nothing, and my money grew on its own?! That's when I started to get serious.

Don't be like me. Don't wait. **Learn and jump in.**

Being Single Is Not a Curse

Sometimes, as a single woman, you can feel at a disadvantage.

- *Other women have partners to rely on.*
- *If I had two incomes, of course, I could afford to do more.*
- *Marriage is a cheat code, and singles get shafted at tax time.*

In a best-case scenario, all those things are true. However, adding someone to the equation is not necessarily a net positive. It can be a detriment to you and your wealth-building journey. Being single means, you can make decisions in **full control.** There are no distractions, and nobody can sabotage you.

View your singlehood as an ADVANTAGE not a limitation.

- You set the vision.
- You decide what you are willing to do or forgo.
- You don't have to run it by anyone or come to a compromise.
- You don't have to carry anyone who refuses to walk.

You are not alone; you are unimpeded.

Don't mistake being unhindered for being easy. This path comes with costs too, just different ones. It will cost you comfort. It will cost you time. It may even cost you some relationships. The upside is that you will be the one paying the price and reaping the rewards. Nobody will be able to say you couldn't have done it without THEM. You will not have to share it with anyone. Nobody can take it away from you. It is yours.

Your accomplishment.

Your independence.

Your legacy.

Trying to avoid paying the price will only bite you in the butt later. Handing this work over to another person gives them the ability to rip it away.

The only way out is through. Commit and go.

Women Need Wealth MORE

Building wealth is even more critical for women because we will likely live longer, face sexism and ageism in the job market. Even if we were partnered, we usually die alone. Women are less likely to take financial risks and more likely to second-guess ourselves. This fear keeps us from investing.

Depending entirely on a relationship and leaving all the worrying about the future to our partners is a mistake. Being overly dependent will hurt you when he is gone one day. Build BEFORE you partner, and you never have to worry that you've left the big decisions to someone else, and they failed you.

Journal Prompts

- Am I building a life or waiting to be saved?

- What area (career, credit, savings, investing) am I avoiding?

hat would financial independence change for me?

Internal Red Flags

- ☐ Avoiding your finances
- ☐ Relying on a partner for stability
- ☐ Fear of doing it alone

Homework

- Read a book on investing.
- Set a savings goal.
- Create a 12-month financial plan.

CHAPTER 13

SECURE LOVE HITS DIFFERENT

If you've never seen healthy relationships modeled or never experienced one, it can be easy to confuse control for love. Do you even know what healthy sounds like?

Scenario 1:

Hey, babe, I am thinking about going back to school for my master's.

Response A: *That is amazing, good for you. What do you want to study?*

vs.

Response B: *Why would you do that? How are you going to have time for us? Don't you think you should be prioritizing our relationship and having kids? You don't need more schooling. I can take care of us.*

Scenario 2:

Honey, I just got a promotion!

Response A: *Wow, I am so proud of you! You deserve it!* *Proceeds to brag about you to everyone who will listen. *

vs.

Response B: *Are you sure that is what you want? Isn't that going to be more responsibility? Is that going to take more time away from us? How much more are you making? Don't think that makes you better than me! I guess now I can afford to upgrade my car. Maybe you should be paying more bills since you are Big Wallet now. You got dinner tonight, right, Big Dollars? Let me get another drink, you got it right, babe?*

Scenario 3:

I think I want to open a personal savings account.

Response A: *I understand, honey. I think it's cool for us to have our own savings. I know you would feel protected by having your own. I want you to feel safe.*

vs.

Response B: *Lashes out. Gets unreasonably angry. * *Why do you need that? Don't you trust me? I thought we were building a life together. Now you want to pull away. Are you planning to leave me or something? You must be cheating. It's not fair that I can't access that money! I thought we were a team.*

Scenario 4:

I started a ROTH IRA, and my friend is helping me learn to invest.

Response A: *Wow, that's great. I have always wanted to learn myself. Maybe you can help me too? We should talk more about investing for our future. Can you show me what you've done so far? I know your friend is good with money. What does she recommend?*

vs.

Response B: *Why would you do that without asking me? How do you know you're not going to just lose all your money? I want you to close that account; you don't need that. Don't tell her either. She shouldn't have butted her nose into our business. I'll take care of the accounts, and I'll decide if we need to open a new one. What do you know? You're just going to mess it up.*

Scenario 5:

Check out my new (bag/jewelry/shoes). I've always dreamed of buying them! (and you can truly afford it)

Response A: *Sheesh, that is NICE! It looks great on you. I'm glad you're finally spending some money on yourself. Enjoy it. You deserve it. You look too cute to stay home, let me take you out and show you off.*

vs.

Response B: *Wow, how did you pay for that? I hope you didn't use MY credit card. Are you sure you can afford that? Don't you think that is too much? We have other things we* *need. Why would you buy that? I think you should've asked me first before you bought that. Is it not too late to return it? Maybe I should go buy myself xyz since we are spending with no restraint, right? MUST BE NICE.* *Silent treatment, passive aggressiveness, or backhanded compliments. *

Scenario 6:

I think it's time for me to go back to work. The youngest starts school next month.

Response A: *Are you ready to get back to the office? It's probably a good idea for your SS benefits and retirement contributions. How can I support you? We should talk about pick up and drop off and see how we should manage their schedules. I'll check into after school care programs. I think my boss will give me flex time in the morning, let me see what I can arrange. Do you think hiring some help around the house is a good idea? Or we can take Saturday morning to attack the chores, let's start a list to make sure everything is covered.*

vs.

Response B: *Why do you want to do that? I am taking care of you, aren't I? You don't need to work. I like having you at home, it's better for the kids. How are you going to keep up with the housework, do drop off and pick up from school and cook dinner every day? It's not fair that those things should fall on me because you want to be selfish and go back to work. If you want to work, that means you need to pay for childcare. It's not my fault we'll have another bill now. You'll need to figure it out.*

Scenario 7:

I just lost my job.

Response A: *Oh no, that sucks so bad. I am so sorry. I know you put your all into your work. They didn't deserve you. You have lots of skills. I am sure you will find something else. Maybe now is a good time to take a break and reset? Did you want to go back to school or get a new certification? You've been talking about starting a business for years, maybe this is your chance. Don't worry, I got you. We will figure it out together. Let's make a new budget and cut any unnecessary spending for now.*

vs.

Response B: *Are you serious? What did you do? How could you do this to us? We need that money to live! What good are you if you are not contributing to the bills? Don't think this is a vacation, you had better start applying immediately. In the meantime, McDonald's is hiring on the spot. I'm not cutting back on hobby x or activity y, just because you lost your job. Use your savings to cover your half of the bills or charge it on your card. I shouldn't have to make up for your mistakes. You are so lazy. You can't afford that fancy diet you are on anymore, don't expect me to buy your stuff. I'm not buying that (menstrual products). I guess you'll be picking up all the housework now because you are home. I shouldn't have to pay all the bills and do chores. You should be doing SOMETHING to lighten my load. If you don't start working soon, I think we should get divorced. I am not carrying you. Freeloader.*

Scenario 8:

I want to sit down together and build a budget and plan to pay off our debt.

Response A: *Yes, we should really be open about the debts we have, and I want to be transparent with you about it. I have a plan to pay off my car in 18 months. How about we set a budget date night to have some wine and snacks to make it less stressful? I pulled my last 3 months of spending to see where I can cut back. I think we can buy a house in 3 years if we get strict now.*

vs.

Response B: *I don't need your help. I know what I'm doing. I've managed my money just fine before you, and I don't need your opinions now. I'm really stressed right now; can't we do that later? I'll let you know when I'm ready. I don't have time for that. I don't think that is important. It will be fine; we don't need to start something new. I already have a plan. I can afford my debt. I think it's too soon to talk about money as a couple. That is something to worry about after we are married. It's not your business.*

Ask yourself, do you feel:

- Supported
- Encouraged
- Loved
- Desired
- Confident

- Secure
- Valued
- Empowered

Or do you feel:

- Anxious
- Wary
- Unsure
- Afraid
- Used
- Belittled
- Controlled
- Confused
- Drained
- Stifled
- Powerless

If you are catching a few of these during the dating phase and do not feel aligned, it is time to walk away. To be safe, keep them at arm's length until you are sure you have done your homework.

You shouldn't feel like you are auditioning for love. Proving that you deserve someone's love, affection, and attention. It should feel equal. Reciprocal. Give and take, where you are receiving and not just giving.

Secure love won't confuse you, drain you, or delay you.

CHAPTER 14

THIS END IS THE BEGINNING

If you've made it with me this far, I know two things about you:

1. You have thick skin.
2. You are ready for a change.

I felt compelled to write this book because I see too many of us diving headfirst into relationships underestimating the weight finances carry, often to our detriment.

You're enough, sis! You don't need to be romantically tied to another person to have value.

If you do seek a partnership, you should do so wisely. You are now equipped to recognize red flags sooner, free to ask the tough questions, and think more deeply about the role money will play in your relationship.

If you are already partnered and see yourself on the negative side, I hope you find the courage to leave, the strength to make it better, or peace in acceptance.

Financial stress impacts every area of life. Ignoring it will not make it disappear. No matter where you are, you are one decision away from starting over. You are not a victim of your circumstances.

You can learn new things. You can rebuild your finances. You can raise your standards. You can change your future.

Even if you feel alone, or you are truly alone, take solace in the fact that you are not the only one. Reach out to resources that surround you and take that first step toward a life you can be proud of.

Remember:

- Attention does not equal love.
- Love will not financially save you.
- You are not alone, you are unimpeded.
- Ask yourself, are you seeking love or an escape plan?
- You should not have to shrink yourself to be loved.
- Financial abuse is often the gateway drug to deeper abuse.
- One person dreaming about retirement while the other plans to work until they die is not alignment.
- Secure love won't confuse you, drain you, or delay you.
- Permit yourself to become a version of yourself your old self wouldn't even recognize.

Love should add to your life, not make you wish you never found it. Build yours alone first, then choose wisely!

ACKNOWLEDGEMENTS

Writing this book stretched me emotionally in ways I didn't expect. It forced me to revisit difficult seasons of my life, reflect on painful lessons, and finally put into words the conversations so many women are afraid to have out loud. I could not have done this alone.

First, thank you to Coach Nataisha, who practically bullied me into writing again. Your belief in my voice, your constant encouragement, and your refusal to let me play small helped bring this book into existence. Sometimes we need someone to lovingly push us toward the things we know we are supposed to do.

To Karla, literally the SMARTEST person I know. The author of Be One of Zero. The queen of entrepreneurs. Thank you for constantly reminding me that people need to read this. Your encouragement kept me going during moments of doubt and overthinking.

To Coach LeahAnn, thank you for always reminding me, "You're enough, sis." Those words became bigger than motivation. They became a reminder to stop shrinking myself. I'm so glad to share your catch phrase with all the ladies reading this book.

To my dear friend Jenn, thank you for being my port in the storm and remaining one of the most trusted people in my life. Your friendship, honesty, and support carried me through some of my hardest moments.

To Maytee, my close friend and neighbor, we raised our sons together and walked through many seasons of life side-by-side. Watching you rise from the ashes of abuse with strength, grace, and fierce resilience deeply impacted me. You are part of the reason I wrote this book. I don't want other women to suffer in silence the way so many of us have.

And finally, to my husband — thank you for always respecting my wishes, supporting my dreams, and cheering me on every step of the way. Thank you for allowing me to lead in the ways that matter to me. You've shown me that healthy love can feel peaceful, safe, and supportive. After the failure of my first marriage, your love helped restore my belief that respect and partnership still exist.

Lastly, thank you to every woman reading this book. Whether you are rebuilding, healing, surviving, thriving, single, partnered, divorced, confused, or simply trying to figure life out one step at a time. I hope this book helps you protect your peace, your future, and your finances.

You deserve love, but you also deserve the safety, freedom, respect, and pride that come from a life you've built on your own.

With tough love and brutal honesty, V.

ABOUT THE AUTHOR

V is your meanest BFF. She is a writer, personal finance educator, and real estate investor. Her platform is dedicated to helping women build financial confidence, independence, and peace.

She wrote her first book, *Your Meanest Best Friend's Guide to Personal Finance: How to Avoid Information Overwhelm While Getting Your Finances Together*, after realizing how intimidated many people feel by money topics. Her goal was to simplify personal finance and help everyday people improve their finances without feeling overwhelmed.

A former corporate girlie turned entrepreneur, V was impacted by the mass tech layoffs of 2025 and decided to go all in on building her brand through workshops, online communities, content creation, and financial education.

Now a multi-millionaire, V believes strongly in practicing what she teaches. After rebuilding her life and finances from scratch following divorce, she became passionate about helping other women realize that financial independence, healing, and wealth-building are all possible — even after starting over.

After later finding healthy love built on respect, transparency, and independence, she became even more committed to helping women protect themselves. Her work blends tough love, humor, cultural nuance, and real-life experience to help women stop avoiding their finances and start building wealth with intention.

Having reached financial independence herself, V is now deciding whether she will fully retire early and focus exclusively on her passion projects. Writing and helping other women create the same level of freedom and protection in their own lives.

V encourages women to think critically about money, relationships, boundaries, and long-term security — because love should add to your life, not become your survival plan.

When she's not talking about all things personal finance, she enjoys reading, traveling, and continuing her own journey toward peace, freedom, and intentional living.

RESOURCES & SUPPORT

Domestic Violence & Financial Abuse Support

National Domestic Violence Hotline

Call: 800-799-SAFE (7233)

Text: START to 88788 thehotline.org

24/7 confidential support for anyone experiencing abuse, including financial abuse.

Women's Law

WomensLaw.org

Legal information, state-by-state protections, custody resources, and safety planning support.

NNEDV — National Network to End Domestic Violence

NNEDV.ORG

Resources on domestic violence, technology safety, financial abuse, and survivor support.

Credit Protection & Identity Theft Resources

AnnualCreditReport.com

Access your free credit reports from Experian, Equifax, and TransUnion.

Freezing your credit can help protect you from identity theft or unauthorized accounts being opened in your name.

Experian Credit Freeze

https://www.experian.com/help/credit-freeze/

Equifax Credit Freeze

https://www.equifax.com/personal/credit-report-services/credit-freeze

TransUnion Credit Freeze

https://www.transunion.com/credit-freeze

Federal Trade Commission resource for reporting identity theft and creating a recovery plan.

IdentityTheft.gov

Divorce & Rebuilding Resources

Hello Divorce

https://hellodivorce.com/

Divorce planning, financial checklists, legal guidance, and support resources.

DivorceCare

https://www.divorcecare.org/

Support groups and emotional recovery resources for people navigating separation and divorce.

National Foundation for Credit Counseling

https://www.nfcc.org/

Nonprofit financial counseling and debt management support.

Therapy & Mental Health Support

Psychology Today Therapist Directory

https://www.psychologytoday.com/us

Search for therapists by specialty, insurance, location, trauma support, couples counseling, and more.

Therapy for Black Girls

https://therapyforblackgirls.com/

Mental health resources and therapist directory focused on Black women and girls.

Inclusive Therapists

https://www.inclusivetherapists.com/

A diverse therapy directory focused on culturally responsive care.

Women's Financial Education & Empowerment

Savvy Ladies

https://www.savvyladies.org/

Free financial education and financial helpline for women.

Ellevest

https://www.ellevest.com/

Financial education, investing resources, and wealth-building tools designed for women.

Investopedia

https://www.investopedia.com/

Free educational resources covering budgeting, investing, retirement, and personal finance basics.

Budgeting Apps: Empower is my favorite, and it's free.

Books Worth Reading:

- *The Simple Path to Wealth* — JL Collins (the GOAT)
- *Playing With FIRE* — Scott Rieckens
- *Set Boundaries, Find Peace* — Nedra Glover Tawwab
- *Why Does He Do That?* — Lundy Bancroft
- *Attached* — Amir Levine & Rachel Heller

If you liked this book, you'd love Book 1: Your Meanest Best Friend's Guide to Personal Finance - Avoid Information Overwhelm While Getting Your Finances Together

Join the Your Meanest BFF: RichGalGoals Skool Community

Visit YourMeanestBFF.com for my free blog, and download my budget spreadsheet from the store.

Find me on social media @YourMeanestBFF on Instagram, Facebook, and YouTube.