



Conscious Spending for Couples: Seven Skills for Financial Harmony

By Deborah Knuckey

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Praise for CONSCIOUS SPENDING FOR COUPLES

"Deborah Knuckey's book should be included in every couple's wedding registry. Conscious Spending for Couples will help newlyweds, couples, and families to understand what is needed to be on top of their financial game plan, and gives easy, creative, and hands-on advice on how to work as a team to achieve financial success. She does an excellent job of showing why money is such a point of contention for many couples, yet provides plenty of anecdotes and solutions to help every couple find their financial bliss."

-Don M. Blandin, President, American Savings Education Council (www.ASEC.org), creators of the Choose to Save program (www.ChooseToSave.org)

"Deborah Knuckey's book helps couples deal with money in an emotionally intelligent way. She links critical communication skills with good money management in an inspiring, easy-to-read guide."

-John Gray, PhD

Author of Men Are from Mars, Women Are from Venus

"Conscious Spending for Couples is a must-read for couples who want to make their money work for them. This book shows readers how to use simple money management concepts to improve their financial well-being. In addition to financial advice, Conscious Spending for Couples addresses the emotional money issues that often keep couples from reaching their financial goals and enjoying their relationship."

-Kelvin Boston, host of PBS's Moneywise and author of Smart Money Moves for African Americans

"Conscious Spending for Couples is a must-read for those pondering marriage, newlyweds who've already taken the plunge, and old fogies already sitting on the porch in rocking chairs. A powerful underlying message of Deborah Knuckey's book is that respect between two people is necessary to have a functional relationship around money. She leaves no stone unturned, covering everything

from why it's important for couples to stay debt-free to how NOT to argue about money."

-Juliette Fairley, author of Cash in the City: Affording Manolos, Martinis, and Manicures on a Working Girl's Salary

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Bibliography

- Sales Rank: #2334621 in Books
- Published on: 2002-10-22
- Released on: 2002-10-08
- Original language: English
- Number of items: 1
- Dimensions: 9.25" h x 1.11" w x 6.24" l, 1.25 pounds

- Binding: Paperback
- 320 pages

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Editorial Review

Review

"a perfect book for newlyweds or any couple mired in debate over whether to spend or save." (*Bookpage*, January 2003)

From the Inside Flap

"Love and money. Romance and the ultimate romance killer. Somewhere between the first date and the first shared utility bill, money nudges into a relationship, creating a threesome that is sometimes harmonious, sometimes hard to deal with."

–Deborah Knuckey, from *Conscious Spending for Couples*

Money may not be the root of all evil, but conflicts over money can be the greatest source of trouble in a relationship. Arguing over money aggravates the frustrations, fears, and control issues in any relationship, and those hot-button issues can, in turn, make it more difficult to manage money sensibly. If this syndrome sounds familiar, *Conscious Spending for Couples* is here to help.

In this commonsense guide, money coach Deborah Knuckey applies her "Conscious Spending" approach to help couples strengthen their financial relationships. Conscious Spending is the art of aligning how you use your money with what you truly value—minimizing the money spent on things you enjoy less to free up money for what you enjoy more. Knuckey examines how men and women differ in the way they handle money and how these differences can prevent a couple from moving toward financial bliss. She then introduces practical tools for effective money management—based on interviews with couples from a wide variety of backgrounds—exploring real financial interactions and getting down to the root of what works and what doesn't in a diverse group of financial situations involving couples.

To help navigate the complicated relationship between a couple's financial and emotional lives, Knuckey introduces the "Three Rules for Financial Bliss" that focus on how you and your partner can establish a fair and strong financial foundation. Next, she outlines the "Seven Skills for Financial Harmony"—skills that will help couples become conscious of their money and create an abundant future. Working together, you and your partner will learn how to:

- Plan together
- Create a simple structure
- Establish good financial habits
- Communicate through conflict
- Invest for strong returns
- Create a safety net for two
- Get help when you need it

Knuckey will also guide you and your mate as you take a detailed look at the four biggest decisions you will make in your financial lives—such as buying a house and retiring—and find ways of approaching these decisions that will work for both of you.

Simple quizzes and checklists help you determine what needs changing in your financial relationship and how to make those changes as painless as possible. *Conscious Spending for Couples* gives you the skills and confidence to use money to create joy and harmony in both of your lives.

From the Back Cover

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Users Review

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Jane Nelsen:

In this era which is the greater individual or who has ability in doing something more are more special than other. Do you want to become considered one of it? It is just simple solution to have that. What you are related is just spending your time almost no but quite enough to enjoy a look at some books. One of many books in the top list in your reading list is actually Conscious Spending for Couples: Seven Skills for Financial Harmony. This book which can be qualified as The Hungry Mountains can get you closer in getting precious person. By looking upwards and review this book you can get many advantages.

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