



## **FOR IMMEDIATE RELEASE**

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### **Psychologists Offer Tips to Avoid Financial Fights**

**GEORGIA, February 12, 2015** – When it comes to relationships, differing beliefs about money can be a recipe for conflict. This Valentine’s Day psychologists offer tips to avoid financial fights and set the stage for healthy discussions on joint monetary decision making.

According to the 2014 APA [Stress in America](#) survey, almost a third of adults with partners (31 percent) reported that money is a major source of conflict in their relationship. Compared to other touchy topics, couples’ arguments about money tend to be more intense, more problematic and more likely to remain unresolved.

"With so many state employees and those who work for private companies facing continued reduction in worker benefits and hours employed, financial concerns still run rampant among relationships in Georgia," says Athens-based psychologist, Dr. J. Kip Matthews.

With practice, people can learn to talk about finances in a healthier, more satisfying way:

**Avoid using the word “budget.”** Some people have negative associations with this word which may set up a feeling of deprivation. Instead, think in terms of developing a spending plan. Deciding together what goals you want to save for and what goods and services you want to spend your money on.

**Talk about money history.** Whether people have been in a relationship 10 weeks or 10 years, talking about money history is a first step to getting on the same page about finances. Having an understanding of the partner’s beliefs can help people avoid conflict and set the stage for healthy discussions about joint finances. Some things to discuss:

- What did your parents teach you about money?
- What are your financial goals?
- What are your fears about money?

**Take a time out.** If financial discussions become heated, take a time out and revisit them later. When it comes to money, partners may not always see eye to eye. But with good communication and an understanding of each other’s beliefs and values, people can work together to realize shared financial goals.

Dr. Matthews notes that "through healthy communication, couples can stop treating money as a taboo topic and, instead, use it to empower the relationship and to clarify their goals as a couple."

To learn more about mind/body health, visit the American Psychological Association at [www.apa.org/helpcenter](http://www.apa.org/helpcenter) and follow @APAHelpCenter. To find out more about the Georgia Psychological Association visit [www.gapsychology.org](http://www.gapsychology.org).

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*The American Psychological Association, in Washington, D.C., is the largest scientific and professional organization representing psychology in the United States. APA's membership includes more than 130,000 researchers, educators, clinicians, consultants and students. Through its divisions in 54 subfields of psychology and affiliations with 60 state, territorial and Canadian provincial associations, APA works to advance the creation, communication and application of psychological knowledge to benefit society and improve people's lives.*