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## FINANCIAL SECRETS

BY KELLEY KEEHN

**Kelley Keehn**, lecturer, personal coach and author of *The Prosperity Factor*, uncovers the “inner games” we play surrounding wealth. As a financial professional for over a decade, she’s witnessed first hand the problems individuals and couples have with money and has developed a fun and practical guide to making changes to our money mindsets at a fundamental level.

For more information, visit Kelley at [www.TheProsperityFactor.com](http://www.TheProsperityFactor.com) or call her at 1-877-488-8760.

Should couples have financial secrets or should the commitment of marriage tear down the walls of covertness in a relationship? While independence is important in any relationship, is it more important than trust and open dialogue?

**I have seen secrecy ravage the relationships** of numerous couples that I have coached in my financial practice. Some couples will hide and camouflage accounts from one another and often times the account goes undetected until their death; even the children and often their financial advisor are unaware of such accounts.

**Whether a couple is financially abundant** or struggling to pay the bills, spending for seemingly selfish reasons can create as much resentment in a relationship as concealing an account from a spouse. Certainly a partner may justify their excessive spending, announcing to the other, “well, I work harder than you” or “I deserve to go shopping and to the spa, but you’re not allowed to buy that new fishing rod because we just can’t afford it”. Once a dictatorship has been established by one or both of the partners concerning matters of spending, bitterness and feelings of acrimony may develop.

**Control, fear and lack of communication** are often dangerous ingredients for any relationship, especially a loving marriage. If either spouse feels it important to control the other with money matters (spending or the lack thereof), or the other is harboring thoughts of fear, such as, “will we have enough”, trust and communication starts to break down.

So what’s the solution? I urge couples to let down their fears and worries about money and spending and encourage a fun and easy game that will create open dialogue with each other. This game can be played for a few months, a year or a lifetime and will, overtime, create a spirit of abundance and financial esteem in the relationship and individually as well.

To read the entire article, and for a complete explanation of the Couples Banking Game, along with a fun couples questionnaire, visit [www.TheProsperityFactor.com](http://www.TheProsperityFactor.com)

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