



## Does Love Really Conquer All?

By Kathleen Burns Kingsbury

What really happened to Cinderella after she married Prince Charming? Did she live happily ever after? Or did she, like most partners, disagree from time to time with her husband about how to spend, save, and invest the kingdom's money? Like most couples starting out, the Charmings were probably too busy falling in love to talk about their attitudes and beliefs about money. Then, as the years went by, they realized that living happily ever after involves more than love. It requires a willingness to engage in financial conversations and plan together for the future.

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In our society, there are many myths about love and money that are perpetuated by fairy tales and movies. Three such myths are: love conquers all, love means never having to say you are sorry and, if you truly love your partner, you should always agree financially. Let's take a brief look at these myths and how these beliefs, when left unchallenged, can contribute to couples not being as financially healthy as they could be.

### **Love Conquers All**

The Latin phrase “omnia vincit amor” (translated to “love conquers all”) dates back to the Roman poet Virgil and his work, Eclogue X, written around 44 BC. This saying has gone on to be used as the name of a painting in the 1600s and the title of a song written in the 1990s by the band Deep Purple.

While it sounds nice, is it true? Does love really conquer all? Not when it comes to managing money

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together. Partners who truly love each other can still struggle to understand their respective beliefs about spending, saving, investing, and gifting money. When these thoughts clash, money disagreements occur.

Matt and Mary are a good example. They share many of the same money values, but differ when it comes to buying cars for their children. In Matt's family, it's a tradition to get a new car on your sixteenth birthday. Mary thinks this is an indulgent extravagance. As their daughter approaches this milestone, they find themselves at odds. While being in love motivates them to resolve this misunderstanding, it does not conquer all.

The real solution is much less romantic. It involves developing the skills to talk openly about money, sharing money histories and beliefs, and then finding a compromise that respects each partner's viewpoint. In Matt and Mary's case, they agreed to give their daughter the down payment for a car for her birthday and have her contribute to the car loan each month.

### **Love Means Never Having to Say You Are Sorry**

This is the famous phrase from *Love Story*, the heartbreak 1970s movie starring actors Ryan O'Neal and Ali MacGraw. The movie, based on a novel by the same name, is about two people from different economic backgrounds who fall in love, get married, and struggle to make ends meet. The tale turns tragic when the couple learns the wife is dying of cancer. When the husband apologizes for getting angry, the sick wife utters, "Love means never having to say you are sorry."

While loving someone does make it easier to forgive, it is important that you learn to apologize to your partner when you make a financial mistake or get overly emotional during a money conversation. No one is perfect financially, and it's human nature to act irrationally from time to time. Whether it's chasing the latest hot stock tip or buying a gas-guzzling car because you love the color, feelings — when left unchecked — can get the best of you.

When you mess up, fess up. Apologize if you made a financial decision that hurt your loved one. Ask for forgiveness when you regret what you said when discussing finances. Be compassionate to yourself and your partner when your humanness shows through, and remember that love means you care enough to say you are sorry.

### **If You Truly Love Your Partner, You Should Always Agree Financially**

There is a misconception that stems from our conflict-avoiding culture — and the idea that conflict is bad and should be avoided at all costs. In other words, full agreement between parties is good and the best outcome. However, it is sometimes healthy to have diverse viewpoints when it comes to money and investments. This allows a couple to explore differences, learn from each other, and arrive together at a solution. Often the shared solution is better than the original offered by either member individually.

The truth is you can be truly in love, practice financial harmony, and disagree from time to time. The secret is to focus on understanding your partner — not convincing him or her to see it your way. This

is best achieved by practicing active listening, being open minded, and remembering that your loved one may, in fact, have some good ideas when it comes to the family finances.

Money is complex and can be tricky to manage as a couple. Hiring a trusted advisor, who likes you but is not in love with you, can be a big help. A couple-friendly advisor helps you identify any myths you have about love and money and teaches you how to communicate more effectively so you can plan for a secure financial future. And that is a great way to live happily ever after.

Have questions? Need help? Call the CAPTRUST Advice Desk at 800.967.9948, or [schedule an appointment](#) with a retirement counselor today.

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