



The Shulman Center March 2021 Monthly e-Newsletter

*Celebrating The 19th Year of Our e-Newsletter!
Thanks to our 3,000 subscribers for your continued interest & support!*

HAPPY ST. PATRICK'S DAY!
CELEBRATING WOMENS HISTORY MONTH!
HAPPY PASSOVER
SPRING IS IN THE AIR!

Life isn't about finding yourself. Life is about creating yourself.
-George Bernard Shaw

New TV series on "theft addiction" which had been put on hold may be picked up in 2021!
Stay tuned!

Please Note Our Updated Website at:
www.theshulmancenter.com

Wishing you a Safe and Healthy 2021.
Thanks for your interest and support.

*During This Time of Social Distancing, Your Life Does Not Have To Be on Hold!
Specialized Therapy by Telephone or Video-Chat
Your Life Is Calling...
CALL US AT: 248-358-8508!*

150-Question Online Shoplifting Assessment Tool

ANNOUNCING THE RECENT LAUNCH OF A NEW
150-QUESTION ONLINE SHOPLIFTING ASSESSMENT TOOL
DEVELOPED BY THE SHULMAN CENTER

WITH TECHNICAL ASSISTANCE FROM ADE SOLUTIONS IN METRO-DETROIT

This is a rare and in-depth assessment tool and can be easily accessed online.

It takes about 20-30 minutes to complete and can be used by courts, therapists, and those who have shoplifted. Once the questionnaire is completed and submitted, you will receive an immediate one-page summary that tells you how severe a shoplifting problem you have, what type of shoplifter you are, and what is your risk of reoffending in the future (low, medium, high, very high).

See: <https://ade.solutions/shoplift.html>

Read Recent Comprehensive Article from
MoneyGeek
on Compulsive Shopping/Spending... I'm quoted
[Click Here!](#)

See Recent Guardian UK Article on Why
Wealthy People Shoplift:
Mr. Shulman quoted as expert!
[Click Here!](#)

Listen to Mr. Shulman on a recent 100-minute Podcast Interview

"White Collar Crime and Recovery" with 15 other "convicts"

[Click Here!](#)

Listen to Mr. Shulman's 40-min Interview

Less Waves, More Ocean: Staying Calm in Covid Times

[Click Here!](#)

See Recent 5-Minute Video on Shopping Addiction on Cheddar:

Mr. Shulman quoted as expert!

[Click Here!](#)

See Recent Free Press/USA Today Article on Shopping/Shoplifting Addiction:

Mr. Shulman quoted as expert!

[Click Here!](#)

Listen to Mr. Shulman's Recent 45-minute Audio Interview on Shoplifting Addiction:

When Stealing Is A Drug!

[Click Here!](#)

See Dr. Oz's 15-minute July 9, 2019 Shoplifting Addiction Episode

Mr. Shulman Feature on The Show!

[Click Here!](#)

QUICK LINKS

[Guilt Gifting Is A Thing in 2020 But It Can Get Out of Hand Quickly!](#)

[Anti-Capitalist Teens Share Shoplifting Tips on Tik-Tok](#)

[Online Shopping Addiction in The Time of Covid Quarantine](#)

[White Collar Support Group Video Podcast Episode#1](#)

[Shopping Addiction and Holidays](#)

[Guardian UK Article: Rich Robbers](#)

[NYPost Shopping Addiction Article](#)

[Dr. Oz July 9, 2019 Episode on Shoplifting Addiction](#)

[Mr. Shulman Quoted in July 14, 2019 Article on Netflix Series "Trinkets" on Teen Shoplifting](#)

[Mr. Shulman Quoted in Vancouver Sun July 24, 2019 Article on Shopping Addiction](#)

[Stop Thief! Restaurant Diners Help Themselves to More Than Food!](#)

[New 10-minute Video Preview of Forthcoming Online Employee Theft Prevention Course](#)

[August 15, 2018 Cover Story on Shoplifting in Detroit Metro Times](#)

[Cosmo Journalist Confesses She's A Shopaholic!](#)

[You Could Be an Online Shopping Addict!](#)

[Men Are Shopaholics, Too! Author Buzz Bissinger Tells All on NBC's Megyn Kelly Show](#)

[Plain Thieves or Addicted to The Rush? Mr. Shulman Featured in Recent 3-mINute news clip](#)

[Check Out Our Updated Hoarding Disorder Video Archive Webpage!](#)

[Samson Shulman Podcast Interview with Jonathan Schwartz: Embezzler to The Stars](#)

[Mr. Shulman Quoted About Worldwide Shoplifting Trends In Recent International Online 'zine](#)

[Mr. Shulman's Appearance on T.D. Jakes May 12, 2017 Show on Financial Infidelity](#)

[Mr. Shulman's 90-Minute Hoarding Presentation](#)

[Mr. Shulman Quoted in Recent Online Article on Shopping While Driving](#)

[View Unsteal.org Founder Introduce the "Unsteal Box" in TV News Debut](#)

[Shopping Addiction Featured on NBC's Megyn Kelly Show Tuesday February 27](#)

UPCOMING SEMINARS, WORKSHOPS & PRESENTATIONS of INTEREST

Thursday March 25, 2021—Mr. Shulman gives a 90-minute Power Point presentation via Zoom entitled "Cluttered Lives, Empty Souls: Understanding and Treating Hoarding Disorder" for the Warren Public Library (Michigan) from 7-8:30pm. Free. Register through the library.

Thursday May 6, 2021—Mr. Shulman gives a 90-minute Power Point presentation via Zoom entitled "Cluttered Lives, Empty Souls: Understanding and Treating Hoarding Disorder" for the Genesee District Library (Michigan) from 6-7:30pm. Free. Register through the library.

Thursday May 13, 2021—Mr. Shulman gives a 90-minute Power Point presentation via Zoom entitled “Bought Out and Spent! Recovery from Compulsive Shopping and Spending” for the Northville District Library (Michigan) from 6-7:30pm. Free. Register through the library.

Thursday July 8, 2021—Mr. Shulman gives a live, in-person 90-minute Power Point presentation entitled “Understanding and Applying The 5 Love Languages For Better Relationships” for the Genesee District Library (Michigan) from 5-6:30pm. Free. Register through the library.

Thursday July 29, 2021—Mr. Shulman gives a 90-minute Power Point presentation via Zoom entitled “Cluttered Lives, Empty Souls: Understanding and Treating Hoarding Disorder” for the Genesee District Library (Michigan) from 7-8:30pm. Free. Register through the library.

FACTS, STATS, QUOTES & MORE!

REMINDER: DAYLIGHT SAVINGS TIME ENDS SUNDAY MARCH 14: SPRING FORWARD 1 HOUR!

***Chance favors the prepared mind.* -- Louis Pasteur**

Depend on the rabbit's foot if you will, but remember it didn't work for the rabbit.-- R.E. Shay

***You never know what worse luck your bad luck has saved you from* -- Cormac McCarthy**

Whether you think the world conspires with you or against you, you're right. -- Anonymous

***Luck is the residue of design.* -- Branch Rickey**

Success is simply a matter of luck. Ask any failure -- Earl Wilson

***The only sure thing about luck is that it will change* -- Wilson Mizner**

The only thing that overcomes hard luck is hard work -- Harry Golden

***Bad things happen to good people.* -- Anonymous**

I believe in luck: how else can you explain the success of those you dislike?-- Jean Cocteau

***Luck never gives... It only lends.* -- Proverbs**

ITEMS OF INTEREST

**Contact Mr. Shulman for More Information
on starting a C.A.S.A. chapter near you!**

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and can be used by courts, therapists, and those who have shoplifted.**

**Once the questionnaire is completed and submitted,
you will receive an immediate one-page summary that tells you**

how severe a shoplifting problem you have,
what type of shoplifter you are,
and your risk level for reoffending in the future
(low, medium, high, or very high).

See: <https://ade.solutions/shoplift.html>

Or click here: [Shoplifting Assessment](#)

View Mr. Shulman's 2-minute YouTube Video on Shoplifting Addiction:

<https://www.youtube.com/watch?v=N7eNcJhwGwc>

In 2019 I was contacted by three gentleman from the Baton Rouge and Lafayette, Louisiana area--one from the criminal justice system. one from addiction-recovery treatment centers, and the other specialized in developing online learning courses. They commissioned me to develop four online education programs:a juvenile and an adult shoplifting prevention course; an adult employee theft prevention course; and an adult identity theft prevention course. These four courses have been live online since mid-2020 and a 5th course I developed on effective decision making went live this past month.

See course information at:

<https://cbtclasses.com/course-registration/>

In 2018 I was contacted by Turning Point Justice, Inc. out of Boca Raton, Florida and consulted with them to create an online program to address the epidemic of employee theft--based on my book *Biting The Hand That Feeds* and my counseling with theft offenders. Next, I consulted on and co-created an online shoplifting awareness-prevention program based on my book *Something for Nothing*. Both programs are now available for purchase. The employee theft course is available to individuals but was primarily designed to be marketed to companies and organizations of all kinds. The course has three modules: 1. An introductory course for all employees (incoming and seasoned); 2. A secondary review course for any employee who . has committed a minor infraction of dishonesty in the workplace but who is given a second chance and retains his/her employment; and 3. A special course for any employee who is terminated for employee theft but will be offered a chance to take this course for his/her own reflection and, possibly, to receive leniency. The shoplifting course is available to individuals who may be court-ordered to take it or who may wish to take it voluntarily for self-improvement and, possibly, to receive leniency as well. See course information at: <http://turningpointjustice.com/>

Instructions: To request enrollment in an education course by Turning Point Justice, please email: support@cbtfortheft.com and indicate you were referred by The Shulman Center. Please be sure to include your name and phone number for TPJ to get in touch with you.

I am honored and excited to announce that my 2003 book *Something for Nothing: Shoplifting Addiction and Recovery* has been translated into Japanese was published on July 9, 2019. I received several copies in the mail and it is listed on the Japanese version of Amazon.com! I'll have to brush up on my Japanese! We are discussing a possible trip to Japan later this year to help promote it! Dr. Hiroshi Okuda, a psychiatrist from Japan who helped me get this book published, visited me in Detroit on September 14, 2019. Tina, my wife and the creative director of The Shulman Center, and I hope to visit Dr. Okuda in northern Japan in April/May 2020.

White Collar Crime Support Group
Meets Online on Zoom Monday Evenings Since 2016
7 pm ET, 6 pm CT, 5 pm MT, 4 pm PT

Contact:

Rev. Jeff Grant, J.D., M.Div., Co-founder/Minister, Progressive Prison Ministries, Inc., Greenwich CT & Nationwide. 203-405-6249, jgrant@prisonist.org, Mailing: PO Box 1, Woodbury, CT 06798

See: www.prisonist.org

RECO12.COM

Weekly Recovery Open Talks Live Online
(And Recorded for Later Listening)

See: <https://www.reco12.com/>

Check out new Unsteal.org video clips...

[Confessions of A Repentant Thief](#)

[Unsteal Repayment Boxes Now in Stores!](#)

<http://www.unsteal.org>

Great podcasts by my brother Samson Shulman!

**Interviews with up 'n coming trailblazers
and their ups 'n downs along their way**

<http://www.hustlesanctuary.com/>

and his new podcast called Connection Is Magic!

<https://connectionismagic.com/>

Carrie Rattle, CFP, of Behavioral Cents bought

Dr. April Benson's Stopping Overshopping Program

which includes a *guided self help program that is housed on an App called Mentegram.*

See: <https://www.shopaholicnomore.com/guided-self-help-for-when-the-urge-strikes/>

Sign Up for The Jack Hayes, International Free Quarterly Loss Prevention Newsletter!

<http://hayesinternational.com/products/the-hayes-report-on-loss-prevention-newsletter/>

Online Course For Shoplifters Helps Them Understand and Stop Stealing

<http://web.3rdmilclassrooms.com/courses/court/stoplifting#section-top>

Online Course for Understanding and Deterring Employee Theft

<http://www.360training.com/hr-ethics-compliance/corporate-compliance/anti-trust-bribery/creating-honest-theft-free-workplace-course>

Monthly Articles of Interest

Click on **blue** hyperlinks
to view full articles/videos:

[Loneliness \(Not Just Covid\) Kills....](#)

And Middle-Aged Men Seem to Be Among The Hardest Hit!

[O.C.D. Explained for Those With A.D.D.!](#)

3-Minute YouTube Video Is Short and Sweet!

[Why It's Further Traumatizing To Tell Someone To "Just Move On!"](#)

PTSD Is Not a Sign of Weakness

[What Constitutes A "Healthy" Mother-Daughter Relationship?](#)

It's Complicated But This Article May Clarify

[Suggestions, Criticisms, Micro-managing....](#)

If Any of These Words Intrigue You, Read This Article

[It's Not Just Alcoholics and Drug Addicts Who Go Through Withdrawal](#)

Those with Behavioral or Process Addictions Do, Too!

[Feelings..Nothing More \(or Less Than\) Feelings...](#)
Why We Must Feel All of Our Feelings To Transform Our Lives

[Speaking of Emotions.... Check This Out!](#)
Plutchik's Interactive Wheel of Emotions

[New Controversial Film "Promising Young Woman" Hits A Nerve!](#)
Cosmo Article Explores Womens' Date Rape Revenge Fantasies

[What Do You Mean "Money Doesn't Grow on Trees"?](#)
11 Common (And Cheesy) Money Sayings That Are Absolutely True!

[First Japan's Marie Kondo Conquered Clutter.... Now This?](#)
Introducing Kakeibo: The Japanese Money Budgeting System

[Hidden \(and Not-so-Hidden\) Gifts of The Covid Pandemic](#)
In Nearly Every Crisis Lies Powerful Opportunities

[Bruce "The Boss" Springsteen's Recent DUI Arrest Shows He's Human, Too!](#)
Imagine If He'd Have Injured Himself or Others?

[An Addiction and A Scourge! Online Defaming and Harassment!](#)
It's The "Road Rage of The Internet"

[Talk About Corruption! Address: Crooked Town, Iowa U.S.A.!](#)
Town Mayor, Police Chief and Other Officials Busted for Fraud and Embezzlement!

[Negative Thinking: A Dangerous Addiction!](#)
Read This If You Dare! And Don't Say You Got Nothing Out of It!

[Are You Suffering from Pandemic Grief Overload?](#)
If You're So Overwhelmed That It's Hard to Cry... You're Not Alone.

[Waste Not Want Not... Especially in Times Like These!](#)
Oregon Grocery Store Confronted By Public & Media For Tossing Out Food!

[\(Faux\) Grannies Gone Wild! Disguised Women Try To Get Covid Vaccinations](#)
What Happened to The Good Old Days of Just Using a Fake I.D. To Buy Booze?

[Bike Thieves Beware!](#)
New Company Trains Professional Stolen Bike Hunters!

This Month's Featured Articles

SPRING AWAKENING?
More Random Thoughts on These Trying Times
(Part 12/Month 12)
by
Terrence Shulman

Another month (#12) in the history books. February 2021 is gone and March 2021 arrives.

The Biden administration has been in office for 40 days. A \$1.9 trillion Covid response and economic stimulus package was just passed along party lines.

Over 75 million Covid vaccines have been administered throughout the U.S. since December 13, 2020.

The U.S. has had nearly 30 million confirmed Covid cases (up 5 million from a month ago) and we've had over 500,000 deaths this so far (up almost 100,000 deaths from a month ago).

Our nation seems to be moving forward in some ways, paralyzed in others, and continuing to go backwards as well. After the January 6, 2021 insurrection at The Capitol and ex-President Trump's ensuing impeachment trial last month, it seemed like we might be moving forward with more bi-partisanship and a collective awakening that unity, truth, and democracy might be around the corner. But, alas, tribalism is still in full force and--after the CPAC conference this past weekend, it appears Trump remains kingmaker (if not King) of the G.O.P.

Gaslighting and self-gaslighting appear to rule close to half the country and half of our politicians. History has its eyes on us.

We need a collective miracle... we need a Spring Awakening. Over this next month, let's hope we make progress in fighting Covid, getting our economy back on track, and creating accountability and civility.

And let it begin with each of us.

ARE YOU SELF-GASLIGHTING?

5 Ways You Might Be Sabotaging Your Greatness, And How To Fix It!

by

Brittany Beringer-Tobing
(PopSugar February 26, 2021)

Gaslighting is a subtle but dangerous form of psychological manipulation where the abuser causes the recipient to question or doubt their reality, memories, and sanity. In relationships, signs of gaslighting can manifest in casual situations, making the actions seem less harmful than they are, and may indicate a toxic relationship. They might dismiss your emotions by insisting you're too sensitive or blatantly lie in an attempt to defend themselves, leaving you to question your perception of reality. A sinister consequence of this manipulation is that the doubt can linger in the form of self-gaslighting, even long after the abuser is out of the picture. Self-gaslighting can look like belittling your own experiences and can result in low self-esteem and doubt in your own perceptions.

WHAT IS SELF-GASLIGHTING?

"Gaslighting is the tendency to minimize or dismiss someone's experience, leading the other person to question their perception of reality," Grace Dowd, LCSW, a licensed psychotherapist and owner of Grace Dowd Psychotherapy located in Austin, TX, told POPSUGAR. Likewise, self-gaslighting happens when we internalize this behavior — you minimize your own experiences or dismiss your emotions until you're constantly questioning your own perceptions and doubt yourself. This can manifest in a number of ways that aren't always obvious to us.

WHAT MAKES SOMEONE PRONE TO SELF-GASLIGHTING?

Often, our environment has an influence on the way we view ourselves and the world, so being in a negative environment can cause serious damage to our self-esteem. "We are more susceptible to gaslighting ourselves when we have experienced prolonged gaslighting by another person in the past, particularly if this person is a caregiver or significant other," Dowd explained. "In other words, the external becomes internal. If you have experienced chronic gaslighting by another person, you are significantly more likely to self-gaslight."

Experiencing gaslighting from a partner or family member isn't the only way you can fall victim to self-gaslighting. Dowd says self-gaslighting can also be influenced by the nature of the society we live in. "We self-gaslight because we live in a society where we are not taught how to validate someone else's

experience, making it difficult to know how to validate our own experiences. As a result, we often minimize or dismiss our own internal experiences," she said.

WHAT ARE SOME WAYS TO TELL IF YOU'RE SELF-GASLIGHTING?

1. **You dismiss or minimize your experiences.** Dismissing your own experiences can seem subtle, but the ultimate harm is minimizing them to the point where you no longer acknowledge the severity of your emotions. You might tell yourself you're overreacting or wrong in how you feel. "Self-gaslighting takes place when we overly respond to our emotions with logic, telling ourselves we should not feel the way we do because logically we understand X, Y, or Z," Dowd told POPSUGAR. "For example, if someone hurts our feelings, we might dismiss our hurt feelings by saying that the other person had a hard day and we are being 'too sensitive.'" Because we were convinced our feelings were no big deal to others, people internalize that in the form of self-gaslighting.
2. **You cater to others.** Instead of acknowledging your emotions for what they are, you create explanations for what is and what is not a correct way to respond to something emotionally. You might convince yourself and others that you should react or behave a certain way that might not necessarily align with your intentions or morals.
3. **You have a strong inner critic.** "We also self-gaslight when we fall into comparison traps and tell ourselves that we have no reason to feel the way that we do because other people have it so much worse," Dowd continued. This can awaken a lively inner critic, causing you to criticize your every move. You might compare yourself, your experiences, and even your accomplishments to others and constantly criticize the way you react to situations.
4. **You have trouble sorting out what's true.** Prolonged exposure to gaslighting will keep you in a constant state of questioning your own perceptions. When you're lied to or misled into believing something is just in your head, you start to doubt things even if you have proof they happened or were there to witness it. Dowd says one of the ways to tell you're self-gaslighting is if you're struggling to sort out the truth based on your experiences.
5. **You doubt your worth.** Your self-worth is the ultimate sacrifice to self-gaslighting. Living in a constant state of dismissal and overcritical self-talk can cost you your self-worth. "Our self-talk is often formed by the way that other people speak and respond to us and our 'inner world' — our thoughts, feelings, and perceptions," Dowd said. When you form self-gaslighting habits, your self-talk is hindered, and you start to question whether you're deserving of your accomplishments. You might not be vocal about an achievement or minimize its importance to you. This might make you hesitant to pursue certain opportunities because you don't believe you're good enough for them or that you deserve it.

Luckily, there are different ways to combat self-gaslighting. POPSUGAR spoke with licensed clinical social worker [Sonia Martin](#) and African Shaman [Makhosi Nejeser](#) to chat about useful tools and techniques to unlearn self-gaslighting.

HOW CAN I OVERCOME SELF-GASLIGHTING HABITS?

1. **Identify your issue with self-gaslighting, and acknowledge the behavior.** Martin, who has over seven years of experience and specializes in trauma, told POPSUGAR that in order to combat self-gaslighting, you need to acknowledge there is a problem in the first place: "Recognize the problem and accept that you may be invalidating your experiences and emotions. Understand where the problem comes from, [and ask yourself] why did you start to gaslight yourself?" From there, you can make peace with the root cause and begin to heal.
2. **Create positive self-talk affirmations and repeat them.** Validating yourself becomes incredibly important to combat self-gaslighting. "The main tool to use with self-gaslighting is to actively affirm your experiences and emotions," Martin said. "Repetition is key when it comes to challenging a self-gaslighting narrative. Repeat after me: 'my emotions are valid and I have a right to express them.' This may not feel comfortable or true at first, but the more you tell yourself this, the more you will begin to believe how you really feel."
3. **Journal your emotions without judgment.** "Another tool that we can use is to write down everything we are thinking and feeling, without judgment, when we begin the self-gaslighting narrative," Martin explained. Journaling is a powerful way to both validate your experience and affirm your self-worth. It

explained. Journaling is a powerful way to both validate your experience and affirm your self-worth. It can also help you process your emotions to better understand them. "This can memorialize in a real way our true emotions and give a space to honor them," she said.

4. **Focus on self-awareness.** Bringing awareness to yourself is especially valuable when combating self-gaslighting. Nejeser, who is also known as The Royal Shaman and specializes in personal development and energetic alignment, told POPSUGAR that placing emphasis on your self-awareness can help bring clarity and affirm positive self-talk. "Let go of judgment, not only of others but of yourself! Ask yourself if you would say the things that you say to yourself to a friend," she explained. Nejeser helps individuals create powerful transformations that amplify success and fuel extraordinary growth through her groundbreaking **Energetics of Euphoria** modality. "Take a few minutes to write out what you believe about yourself, how that may have served or protected you from being hurt in the past, and a few examples that you have seen of this pattern." This can make your intentions more obvious to you, helping you to validate yourself and your experiences, she said.
5. **Ground yourself.** Nejeser says one of the most foundational ways to unlearn self-gaslighting is to get grounded. Like self-awareness, grounding yourself can help you sort your emotions and truth instead of doubting yourself. "Our society has put such an emphasis on being 'in the head' that it's important to invite yourself back into your body so that you can actually FEEL your emotions, fully and completely," she stressed. This can be done with mindfulness meditation, journaling, and simply taking a walk in nature. Nejeser's go-to exercise for staying grounded? "If you can, put your bare feet on the Earth regularly, or (my personal favorite) put on some music and dance with your full body! Even just a few minutes of shaking your body will bring clarity in."

If you feel you may be in an emotionally abusive relationship, please visit The National Domestic Violence Hotline or call 1-800-799-SAFE

HOW TO TALK TO YOUR SPOUSE WITHOUT FIGHTING

by
Tammy Lally
(February 15, 2021)

Wouldn't it be nice to talk to your spouse about money without fighting? Of course it would! But so often this is a touchy subject that is hard to broach in many relationships. Read on to learn how to make "money talk" work for your relationship.

Valentine's day is a wrap! That all-important day where you shower your love with chocolate, flowers, and a fancy dinner out to show the depth of your affection. Or in the case of this year, maybe you shared your heated throw blanket and the last girl scout cookie while streaming your latest Netflix binge—Covid has simplified our holidays and some would argue for the better.

However you celebrated, anyone in a long-term relationship knows that coupled life isn't all romantic gestures. It's who takes out the trash, a guaranteed date to events, a takeout routine on Saturdays. Being compatible with someone settles into the practical when you combine names and households.

If you and your partner found this merger easy, count yourselves lucky.

Learning to live with another person can be difficult, especially when it comes to money.

Learning to live with another person makes you realize that there is a wrong way to load the dishwasher. You have to change your routine so you can still have quiet time after work if that's when your partner likes to play their music loud. Maybe you like to eat dinner at different times.

You never realized how many mundane tasks have to be negotiated and defined so that no one feels like they are doing all the work or giving up too much of their privacy/space/routine/time.

More than a third of Americans in a relationship touted money as their main source of anxiety, with 36% of married Americans admitting this is the leading cause of stress in their relationship.

Even couples who meld in every other way frequently have trouble talking to their spouse about money without fighting. Whether you like it or not, spending money indicates what is important to you. And when you spend as part of a couple, you both have a tangible view of what the other is prioritizing.

If you feel like your partner is spending a large portion on something you don't value or you feel like you are being judged for the way you are spending, it can get personal fast.

So how can you talk about money when you are in a relationship?

To combine or not to combine? When talking to your spouse about money, this is an important up-front question to ask.

I'm not here to tell you that partners have to combine bank accounts or even be completely transparent about every purchase. Some couples very successfully carry two accounts, split bills, and agree to set aside "fun money" that is entirely theirs to spend.

In our home, we have separate bank accounts and use one credit card to pay all the shared household expenses—food, eating out, dog food, cleaning products. We split this bill 50/50 at the end of the month. But when we split the total for "extras" like vacations, furniture, or art, we split these larger items 65/35 based on our individual assets. This works for us, because we each maintain our own autonomy with the money left over in our respective accounts.

If you have an income disparity but want to keep your personal expenses more private, this may work in your home as well. For example, if one of you brings in \$100,000 and the other \$45,000, you can split each mortgage bill, rent or vacation by 65/35. Each month you will chip in for the repeat expenses, and then you have control over whatever is left in your account.

Some couples do combine accounts, and there are good reasons to do this as well. One of you might not work or have inconsistent income. It may be easier to budget for the month and pay everything out of one pot. This is especially true if one person does most of the shopping. If you have kids, it may simplify shopping for clothes, sports equipment, activities, etc from one account.

Trust is the key to financially healthy relationships.

However you configure your bank accounts, transparency on the big stuff is important. When you share money, the independent decisions you each make can affect the net worth. They can also affect credit score and debt ratio for both of you.

While separate accounts means that you do not have to tell your partner you spent \$100 on makeup, it does not mean you are hiding the fact that you got a raise 3 months ago or that you are carrying a high credit card balance. This is financial infidelity, and it is as deadly to a relationship as other forms of broken trust.

If you are a couple with one income or prefer to have a joint account, you both need to be 100% "in."

When you are part of a couple with only one income, or if you just prefer to have a joint account, both partners have to be 100% in. Delegating all the bills and expecting one person to handle the balancing act on their own can lead to surprises and a world of hurt on both sides. Even if you trust your partner, even if the other person had good intentions, mistrust and fear often rear their heads when one spouse is acting alone and the other is blindsided. In the best case scenario, the one handling the account feels under-appreciated and hung out to dry, the other feels taken advantage of.

Why would you think I wanted to invest in your college friend's business venture? How do we have all this debt and we're spending like there's money to burn?

In the worst case, one of you creates self-serving plans or even sets themselves up to leave the relationship with most of the money. Or the partner "in charge" of the money is incapacitated or dies and

the other person has no idea what is going on with their funds.

How you spend your income has the power to shape your future. Small financial decisions add up, and even if you feel like you and your spouse have similar spending habits or are working in your combined best interest, how can you be sure if you've never discussed where you want to go?

Starting the conversation: Getting started with talking to your spouse about money.

Whether you share a main account or not, it can be awkward to start a conversation about money, especially if you haven't talked about it in the past. Now is the time to start.

Couples who ignore talking about money are more likely to live paycheck-to-paycheck. What's the big deal? You always seem to cover your bills at the end of each month. No one is arguing.

But budgeting and discussing long-term saving goals with your spouse is the path to building wealth. Avoiding the subject means you are missing the chance to actively plan for the big things that you dream about as a couple.

Aside from missing the opportunity to plan for your future, you set yourself up to dread money conversations as something negative instead of routine. That having a money talk means you have money problems.

Note: One partner will usually be more excited about having this discussion.

One partner is always going to be more excited about having this discussion. We often marry our opposite. Sometimes one partner shuts down or refuses to talk about money.

If your spouse gets a glazed look when you bring up money, he or she may have felt ambushed in the past.

If you are on the other side and want to have a discussion about money, this refusal can make you feel isolated and hopeless. One person can't plan a future for two or address spending when money is being spent by two.

Everyone needs to just relax.

The goal is to lead with curiosity and money behaviors, not judgement and blame. Judgement and blame just will not get you what you want, which I hope is closer together working towards a solution. Remember, couples who talk about money build wealth. Those who avoid the discussion live month to month and eventually have to lean on family to bail them out. Neither of you wants that.

Agree that money is an important part of your future. Then set ground rules to start the discussion.

How to plan a "Money Date" with your spouse.

Ideally, you don't wait until there's a major decision or money problem before you talk about money with your spouse. If you are married or in a serious, money-sharing relationship with someone else, go ahead and schedule a recurring weekly money date on the calendar. Make it fun and relaxing! Don't overthink it. Keep it light. The initial conversation may seem awkward, but like everything, the more you practice, the easier it gets.

Don't start the discussion at the end of a long work day or when you are hangry. I'm a morning person, so this would never work for me. You need to find a time when both of you will feel relaxed, open, and not defensive. Find a time when you won't be distracted by kid interruptions. I like Sunday afternoons—I've had a chance to eat, I have time to focus and energy to engage with new ideas.

What's my idea of a fun money date?

My idea of a fun money date? Come with one intention—maybe you want to talk about your high monthly food expense. Plan your date around a picnic with all your favorites, but the difference is instead of Uber eats, you have to shop for and make the meal yourselves. It's a win-win because you are putting into action a solution that might be a little scary and fun while discussing the "problem."

This is the first installment of an ongoing money discussion, so you don't have to tackle every detail of your life plan on your first date. The idea is to make it routine, so it doesn't feel like a big deal to discuss money.

Above all, no judgement or blame is allowed. If your partner is already antsy, leading with how they need to sell the jet ski so you can afford a new HVAC is missing the point.

Sharing the future vision: goals, dreams, money.

Talking about dreams you both have for the future should be one of your early financial discussions. And dreams don't have to just be things you spend money on. Include career and lifestyle goals.

You may both be surprised at what the other would consider for your shared future.

You may want to start your own business one day or live in another country. Would you be open to moving if one of you is offered a better job? Will you help your kids pay for college? Do you picture retiring to an island or paying off your home and never leaving?

Of course, you don't know what the future holds, but this type of discussion can help you understand more about each other and the opportunities you would be excited about and open to.

Keep it light. If your love wants to live in Europe, don't dismiss it as unrealistic or silly. Hear them out.

When you talk to your spouse about money, make sure to share your money story with them. It's important that they understand it!

If you have been working with me, you know how your money story is for your financial habits. The way you were raised, the family you spent your time with as a child, the experiences you had early on with money—all shape the way you interact with and think about money. With that most important person in your life, you need to share that story.

You have both made observations about how the other one spends. It's easy to pass judgement on the behavior, but harder to understand the "why."

We marry or partner with one of our parents! Seriously, there is a recurring theme where couples fall right in line with how their parents handled money. We repeat what we don't acknowledge or repair.

Talking about reasonable trade-offs for each person will give you a new perspective on your partner. Their money story can give you insight as to the "why".

If it feels too scary to share your story, if you are having a hard time talking to your spouse because you feel like you won't be able to speak your piece or explain clearly, it might help to write a letter. Sometimes putting pen to paper helps me organize my thoughts. Going this route doesn't mean you are exempt from having the talk. But a letter could be a low-risk way to break the ice and help your partner understand your intentions.

It's important to address emotional vulnerability around your partner's financial past and present.

Sharing your money story is a vulnerable thing. A loving partnership should be a safe space, even if your beliefs are negatively impacting your spending. The goal is to recognize a connection between the narrative and spending patterns, and better understand how you can help your partner avoid those triggers or reframe their thoughts.

For example, if your spouse came from a family where dad was the primary earner and controlled money in a way that made mom hide her purchases to avoid an argument, your partner may think concealing personal spending is a normal act of self-preservation. And your anger over hidden purchases may reinforce this idea.

Brainstorm ideas to make this partner feel like they can spend without judgment. You might come up with an agreed upon amount that is too much to hide. "For purchases over \$250, we should check in with each other."

Experiences in your past may be the reason for disparities in how you and your partner spend, but it

doesn't mean that you are destined to live out those scenarios over and over.

It's important throughout the dreaming conversation that you are looking forward to your combined story, not just rehashing the past. Planning for our future, not yours and mine.

Find those shared goals that motivate both of you, and write them down. You can start with something small that you agree on—taking the kids to Disney before the youngest turns 8.

You should each have items on the list that excite you, and a discussion in your back pocket about family and career experiences you would be open to.

It's not all about money...

More money is not necessarily the goal for everyone (although a healthy cash flow is). Some couples may be happiest working less demanding jobs. This can help them have more time with family, or flexibility if one spouse needs to leave a job.

Others may be happy working full-time and a couple of side hustles to pay off all their debt and retire by the time they are 50.

When you decide what that balance is for your family, you can start talking about practical steps to get there.

...But sometimes it is about money!

Budgeting is going to help you pay off debt and start saving for those dreams.

Come up with an agreed amount you can put aside each month. This amount will go towards debt, retirement savings, and short-term goals. Split the bill for your future plans just as you would any other monthly expense.

Consider joint expenses that you'd be willing to drop (like cable) or consciously trimming your food bill to meet your new goal.

Again, it doesn't mean you are looking at the other person's spending and dictating what has to go. Guys night out doesn't get axed because you think it's a waste of money. You may decide you can both shrink your pot of money, but each person can still maintain their own discretionary spending each month.

When you talk to your spouse about money, consider reviewing the imbalances in your relationship.

When you first married, one of you may have brought massive student loans or a lower credit score. Maybe one person makes significantly more money than the other. Hopefully this was not a surprise by the time you became serious.

But when you accepted this person as your spouse, that bond connected your financial destinies too. His credit score became part of your buying power. Any large purchase that you make from this point on is shared debt.

It's hard to work together when you feel like one of you has a stronger vote. If one spouse makes twice as much money, that doesn't mean their dreams win. One person cannot be at the mercy of the other in a healthy marriage or serious partnership.

You both have an equal vote in spending decisions and building your future.

No one wants to live in a house the other person bought before they had a chance to see it. No one wants their life curated by someone else, no matter how nice. We all want to feel like our opinion matters to the person we love.

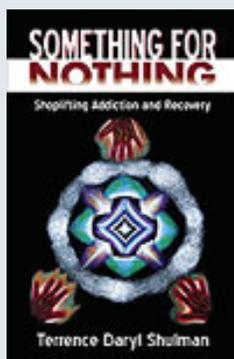
Can't start a conversation about money with your spouse without fighting? Sometimes it's necessary to bring in a third party. The stakes are high, and the earlier you right the balance, the more options you will

have for your future.

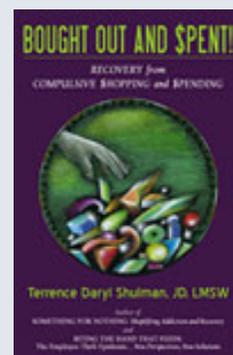
The Money Circle is free and you can find others navigating tough money relationships there. Check it out with your partner or by yourself. We can help you start the conversation and see the possibilities for your family.

See: <https://tammylally.com/>

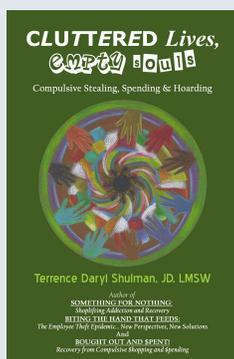
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SPOTLIGHTS

OTHER ASSOCIATES ARE DOING GREAT WORK, TOO!

Your copy should address 3 key questions: Who am I writing for? (Audience) Why should they care? (Benefit) What do I want them to do here? (Call-to-Action)

Create a great offer by adding words like "free" "personalized" "complimentary" or "customized." A sense of urgency often helps readers take an action, so think about inserting phrases like "for a limited time only" or "only 7 remaining!"

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