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A Marriage Made to Last: Integrating Financial
Education with Couples and Relationship Education

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Abstract

For quite some time Extension family living educators in Wisconsin have focused educational efforts for individuals and families on the wise use of credit, spending, and management of family debt. More recently, Extension colleagues in the University of Wisconsin's (UW) Extension Family Living program area have shown increasing interest in programming focused on couples and relationship education (CRE). Although finances are frequently a major source of conflict for couples, little has been done to integrate these two programmatic themes: couples and money. Colleagues with a solid background and training in financial education would benefit from an expanded perspective of the couple relationship as it relates to finances. Likewise, colleagues who have or are acquiring a solid background and training in couples and relationship education would benefit from an expanded perspective of the specific role finances play for couples. A University of Wisconsin-Extension, Cooperative Extension Family Living state program team has formed around the programming theme of couples and relationship education. This paper summarizes the literature and describes the process used to develop a more integrated model.

Situation Statement

“There are three subjects on the short list of those avoided in “polite” society: sex, religion, and money” (Stanley & Einhorn, 2007). Several decades of research has consistently identified the role of finances as a major contributor to marital dissatisfaction and divorce. Yet little has been done to integrate specific financial education into efforts to support strengthening marriage or committed couple relationships.

Couples and relationship education (CRE) can be defined as “structured programs which target couples experiencing little or no distress with the goal of improving or maintaining the couple’s relational harmony” (Roberts, 2008). This definition describes the education focused programs most appropriate for the Extension mission being implemented across the country as compared to couples therapy or education provided by private and/or religious organizations. At both the State of Wisconsin and federal levels, Extension programming in the family and consumer science areas has a focus on the education and research roles for programming delivered at the community level. The terms CRE, marriage and relationship education (MRE) and couples education can be used interchangeably and are intended to include all adult couple relationships regardless of legal, social or sexual identity.

In recent years, the federal Healthy Marriage Initiative has provided significant funding for marriage and relationship education (MRE). This has resulted in enthusiasm at the grass roots level across the country. Many institutions are working to increase the resources available for building skills believed to increase the likelihood of sustaining a high quality, long-term couple relationship. The United States Department of Health and Human Services Administration for Children and Families has as its mission statement to “To help couples, who have chosen marriage for themselves, gain greater access to marriage education services, on a voluntary basis, where they can acquire the skills and knowledge necessary to form and sustain a healthy marriage” (Administration for Children and Families, 2008). Although marriage is explicit in this mission statement, their funding has supported both marriages and other couple relationships with similar goals in mind.

The National Extension Relationship and Marriage Education Network (NERMEN) has also emerged as a key network among the states for resource sharing and program development related to the couple relationship. Growing out of a workgroup of Extension state specialists convened in 1997-1998, the network was formally established in 2003. The network has focused on building a coherent system of resources and best practices. While NERMEN identifies a number of resources for CRE practitioners, few specifically address financial issues in the couple relationship.

Goddard and Olsen (2004) suggest MRE has the potential to become a core component of Extension work with individuals, youth, families and communities, in much the same way that nutrition and parenting education programs have over the last 30 years. The integration of financial education into CRE and vice versa is a logical and useful strategy for which Extension educators are uniquely prepared.

In response to growing recognition of the key role the couple relationship plays for family functioning in many, if not most, American families, Extension educators in UW-Extension Family Living programs began to investigate establishing a workgroup in 2005 (formally becoming a state program team in 2008) to focus on educational programming related to healthy couple relationships. The strengthening of couple relationships addresses an important need for family stability. This team has taken a long term approach to creating a high

performing team with one of the strategies being the identification and implementation of high quality curricula as a foundation piece of a comprehensive CRE program being developed.

Objectives

Objectives for this paper are listed below:

1. This paper will summarize the literature with a focus on couples and relationship education (CRE) and financial education.
2. This paper will identify the gaps between the literature and current CRE practice in Extension, both in Wisconsin and at the national level.
3. This paper will present recommendations for an integrated model which incorporates financial education resources into CRE and/or CRE resources into financial education in Extension.
4. This paper will recommend resources currently available for incorporating financial education resources into CRE and/or CRE resources into financial education in Extension programming.

Methodology

Using the criteria of academic research as a foundation for high quality CRE curricula, the Wisconsin Healthy Couple Relationships Workgroup set out to understand the research related to couples and relationship education and then identify key curricula and supplemental resources for implementing healthy couple relationships programming throughout the state. Dr. Linda Roberts presented research foundations to team members and other interested colleagues in the fall of 2005. Team members attended the key national conference for CRE, Smart Marriages, in 2006 and were trained and certified in a number of curricula. Keynote presentations and other information sessions related to CRE were discussed among team members at the conference and further debriefed with other team members at a team meeting following the conference.

After assessing the academic foundations of various curricula and the academic credentials of the authors of various curricula, the team identified the skills training model Prevention and Relationship Enhancement Program (PREP) as the highest quality curriculum available. Workgroup members and others were subsequently trained to deliver this curriculum and quickly identified the need for more interactive materials and teaching adaptations which would better suit the Extension education culture and adhere to principles of adult education. Prior to piloting this curriculum or engaging other colleagues in the use of the curriculum, a committee of workgroup members set out to identify, adapt and/or create resources to modify and supplement the PREP resources as described above.

In addition to the identification of needed adaptations based largely on style and function, another limitation of the PREP curriculum appeared to be the lack of prominence of skills training related to financial issues. The team's plan of work for 2006-2008 included the development of a review of literature as a strategy for continuing to increase the understanding of research supporting MRE among team members and other colleagues. Team co-chair, Nancy Brooks, took responsibility for a literature review and enlisted the aid of graduate student, Jonathan Horowitz, in searching for related published research with a specific focus on couples and finances.

In addition to the review of literature, various Extension resources from multiple states were searched (primarily web based) for existing resources which could supplement CRE and/or

financial education as described in the objectives above. The NERMEN website was a key source searched for resources to fill this objective.

Results and Findings

Now more than ever, we need to pay attention to the significant gap that exists in CRE for couples to develop or improve skills in communication related to their money as well as skills to effectively manage their financial resources. The literature describes a variety of ways that money impacts the couple relationship and a variety of specific problems associated with the handling of money by couples and families. CRE provides a tremendous opportunity for prevention of financial issues in couple relationships as well as improvement of existing relationship issues money may represent in the couple relationships.

Money is Often a Problem Area for Couples

Research from the literature in family studies, as well as consumer and finance journals, paints a clear picture that finances are a key source of conflict for couples. (Dean, Carroll, & Yang, 2007; Dew, 2007; Skogrand, Schramm, Marshall & Lee, 2005; Storaasli & Markman, 1990; Stanley, Markman, & Whitton, 2002). Some researchers have suggested that couples can't avoid money even when they try. (Amato & Rogers, 1997; Shapiro, 2007). David Olson and Amy Olson-Sigg (Life Innovations, 2008) found in a study of over 50,000 married couples that 53% had problems associated with major debt and that debt was one of the top four financial stumbling blocks in marriage. Not only is money often one source of conflict, but numerous sources cite money as the top area of conflict for couples (Stanley, et al., 2002; Storaasli & Markman, 1990).

These findings present money as both a source of conflict (representing other relationship issues such as respect, control, honesty, etc.) and as a named problem, (such as not having enough money or not agreeing on specific financial issues such as debt). Looking at money and couple relationships through these two lenses, financial issues can be seen as a metaphor for many of the other relational aspects of the couple relationship. (Shapiro, 2007).

The research literature identifies a number of specific topics related to money which have been demonstrated to have a negative effect on the marital satisfaction of couples. These include credit, spending, debt management, controlling spending, managing during hard times, unrealistic expectations, materialism, etc. (Andersen, 2005; Carlson, 2002; Conger, Ge, & Lorenz, 1994; Conger, R.D., Elder, Lorenz, Conger, K., Simons, Whitbeck, Huck & Melby, 1990; Dean, et al., 2007; Dew, 2007; Kirchler, Hoelzl, & Kamleitner, 2008; Schramm, Marshall, Harris, & Lee, 2005; Marshall & Skogrand, 2004; Poduska, 1993).

Conversely, money can be a topic of strength in the relationship when couples have the skills for effectively addressing those issues. "We agree on how to spend money" is among the top ten strengths for married couples as identified by Olson and Olson-Sigg in the National Survey of Marital Strengths (Life Innovations, 2008). This was true among happy couples 85% of the time and among unhappy couples only 43% of the time. In general, even happy couples disagree about finances more than any other topic.

Skill Development is a Key Component of Quality MRE

A wide diversity of couple relationship education programs are currently available. (Berger & Hannah, 1998). These programs are typically composed of four components: awareness, feedback, cognitive change, and skills training. When given comprehensive programs

with all these components, participants rate the skill training in communication as the most helpful (Stanley, 2001). There is strong evidence that skill based relationship education helps couples acquire and maintain relationship skills (Halford, Markman & Kline, 2003). Yet, money is rarely addressed as a specific topic for skill development in spite of its prominence as a source of problems for couples.

Although positive communication and problem-solving skills may help couples avoid marital problems arising from financial distress (Conger, Reuter & Elder, 1999), sensitizing couples to debt issues may help recently married couples avoid financial distress in the first place (Dew, 2008). There is clearly a “stitch in time saves nine” perspective with both financial education and CRE. This way of thinking about education which prevents future problems is consistent with Extension’s philosophy of education as primary prevention, and the research literature bears this out as a valuable strategy.

Money is Not a High Profile Topic in MRE

There is clear evidence that CRE curricula do not address finances as a key component in the skill building objectives for these programs. While CRE evaluation studies now provide ample evidence of their effectiveness, important deficits exist in this work especially for guiding public policy (Hawkins, Blanchard, Fawcett & Jenkins, 2007). Bailey (2005) asserts, “One shortcoming of premarital and marriage enrichment programs is the lack of educational sessions devoted to specific topics significant to the lives of couples. Despite the fact that both PREP and Couple Communication are two of the most widely used and effective couple education programs, they lack sessions targeted to specific topics of discussion, such as money. Money is one of the most conflict creating issues experienced by couples over the life course of their relationship.” One example of this conclusion is found in the article “Best practices for couples education: Summary of a dialogue between researchers and educators” reports on the May 2005 on-line technology conversation between Family and Consumer Sciences specialists and educators in six states. It makes no specific mention of finances (Futris, Adler-Baeder, Dean & McFadyen, 2005).

Many Extension Educators are Well Prepared to Integrate These Topics.

Many Extension educators have for quite some time focused educational efforts for families on the wise use of credit, spending, and management of family debt. Each of these specific topics has a powerful correlation with marital satisfaction (Carlson, 2002; Conger, et al., 1994; Dew, 2007; Kirchler, et al., 2008; Schramm, et al., 2005). Colleagues with a solid background and training in financial education could enhance their financial teaching with an expanded perspective of the couple relationship as it relates to finances. Likewise, colleagues who have or are acquiring a solid background and training in couples and relationship education would benefit from an expanded perspective of the specific role finances play. Both types of programs would benefit from resources and strategies to build financial skills.

Recommendations

Based on this examination of the literature, knowledge of practitioners in the Healthy Couple Relationships Team, and professional development related to couples and relationship education programming, the following recommendations are offered for UW-Extension, Family Living.

1. Recommended Supplemental Education Resources In cooperation with the Healthy Couple Relationships Team, quality supplemental education resources appropriate for inclusion in CRE and/or financial education settings are recommended in Appendix A. Resources examined and recommended by the Healthy Couple Relationships Team are currently being entered into the Family Living Resource Data Base including those listed in the appendix. Criteria for these resources include consistency with research foundations supporting healthy couple relationships education, functionality as determined by experienced Extension educators (i.e. appropriate time, resources and coordination into lesson plans, etc.) and potential for adaptability for multiple uses, multiple audiences and multiple delivery methods.

2. Specialist support The clear evidence of the importance of the couple relationship and the value of financial education as a component of CRE indicate the need for more specialist support for Family Living educators who are entering this education arena for the first time or re-entering this programming after a significant period of time (and after much of the current research was done). Distinguishing the research base from the significant quantity of what might be termed “pop psychology” currently found in the popular press (which, among other concerns, often is not solidly based in research and which often has significant gender stereotyping problems) is a task which definitely needs the expertise of a campus based specialist. The integrated model as proposed would benefit from the collaborative support of specialists in both the financial content area and the couple relationships area.

3. Continuing Education Provide ongoing professional development with a specific emphasis on skill building models for colleagues in both CRE and financial education. This will offer a deepening understanding of CRE, financial education, decision-making models and other aspects of the intersection of these two programmatic themes.

4. Unique Financial Issues. Identify specific and/or unique financial concerns for couples, which may include life cycle teachable moments or other developmental milestones for the intersection of financial education with the couple relationship. Examples may include pre-marriage, early marriage, birth of a child, empty nest, pre-retirement, etc. Marital property considerations should be highlighted where appropriate for a couple’s situation. Wisconsin is a marital property state which presents unique benefits and hazards for couples. This perspective may not be well understood by the general public. For couples learning how to communicate about their values, attitudes, feelings and behaviors related to money, clear information about the marital property laws in the State of Wisconsin will help to clarify any misunderstandings. These marital property issues may initially be challenging if issues of trust are already problematic for the couple, but activities and print materials etc. should be designed to facilitate discussions in an open and honest setting. Special attention should be paid to the couple relationship when addressing economic hardships as a financial education topic. Current economic conditions at the time of this writing are reportedly at or nearing a recession (Fall, 2008). As a result, many families are experiencing loss of employment (either temporary or permanent) with the subsequent struggles to pay bills and provide for their families. The research literature is clear that these economic hardships are likely to challenge the couple relationship. Extension educators should proceed to identify and/or develop education programs and materials to help couples identify their strengths and increase their communication and supportive behaviors to “weather the economic storms.”

Implications for UW-Extension Family Living

Cooperative Extension programming across the country appears to still operate in separate “silos” when it comes to financial education and CRE. NERMEN is an appropriate organization for providing leadership to integrate these two areas. Their leadership could ensure that this integration is done in ways that are guided by the research literature and appropriate for the larger contexts of the work of Extension practitioners. This would also begin to define best practices for addressing this key area of conflict for couples.

The identification and/or creation of resources which will easily fit into existing program models would be of great benefit to many Extension educators. We also have a unique scholarship opportunity in the creation of new materials which fill a gap and in adapting materials to be used in new ways.

Colleagues armed with the background presented in this paper will be better able to help program participants understand the long term benefits of developing their communication skills, problem-solving skills, and other components of CRE including financial education.

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Appendix A

Recommended Resources for Integrating Financial Education into Couples and Relationship Education (CRE)

Resources examined and recommended by the Healthy Couple Relationships Team are currently being entered into the Family Living Resource Data Base. Among those resources are the following which relate to the topic of this paper, financial education. Criteria for these resources include consistency with research foundations supporting healthy couple relationships education, functionality as determined by experienced Extension educators and potential for adaptability for multiple uses.

Couple Checkup

www.couplecheckup.com

This inventory for couples was created by David Olson, PhD and is a component of the PREPARE ENRICH curriculum. It covers a wide range of topics, including: Financial Management: Budgeting & Goals”. Further it includes sections on communication and conflict resolution, both of which have been highlighted in this paper as closely related to issues of financial conflict for couples. The online inventory is taken by each individual separately and then linked in a report of the couple together. It provides a 15-20 page report including commentary as well as charts and graphs for the couple reflecting their level of satisfaction. This category looks at spending habits and agreement with one another in the area of finances. This category explores their opinions about savings, debt, handling money, and making financial decisions. Then it identifies areas of agreement and areas for discussion. A discussion guide is provided. There is a charge for the inventories (currently \$29.95). Inventories may be integrated into the PREPARE ENRICH program (which requires trainer certification). A Counselor report is made available to the administrator (in addition to the report provided to the couple) which may facilitate further discussion.

The First Dance

<http://thefirstdance.com/>

This resource encourages wedding planning which keeps the focus on the important family relationships coming together for the bride and groom, and not the details of the wedding day. Produced by William Doherty (Extension specialist from Minnesota) and his own daughter, it provides resources for planning a wedding and avoiding some of the pitfalls. Educational materials are available for educators which may be suitable for community workshops.

The Five Love Languages by Gary Chapman

http://www.fivelovelanguages.com/books_married.html

This popular book describes the philosophy that individuals feel appreciated in one of five ways. These include quality time, receiving gifts, acts of service, physical touch and words of affirmation. He describes learning what your own love language is as well as the love language of your partner. Couples can then learn to appreciate and communicate in the love language most clearly understood by their partner. While not a “research based” resource, this concept for communication has been highly valued and incorporated into some MRE curricula.

Managing Two Incomes: Yours, Mine, and Ours

<http://www.familyandworkplace.org/pdfs/balancing/Managing2incomes.pdf>

This publication originated with Extension agents in Ohio, Iowa and has experienced multiple adaptations. A University of Delaware Extension source is found at this CYFERNET site. The handout describes three ways dual-income families combine their earnings and provides advantages and problems associated with each. This fact sheet describes how dividing up the paper work and decisions make dealing with income issues a slightly less stressful subject.

Marriage Matters

http://fcs.osu.edu/hdfs/marriagematters/mm_topics.htm

Marriage Matters is a couples and marital enrichment newsletter from The Ohio State University. Multiple topics are available that may be of interest to Extension educators providing MRE. Of particular interest for the integration of financial education are the issues entitled, "Money: Yours, Mine and Ours?" (2002) with a focus on remarriage and "Money Talks" (2004) with a focus on communicating with your partner.

Married and Loving It!

<http://www.marriedandlovingit.org/>

This curriculum by Barbara Petty (an Extension educator from Idaho) and Terry Petty (a pastor and husband of Barbara) is a multi-session relationship education program which has a session dedicated to money, entitled "Finances: Freedom or Fiasco?" The curriculum includes Power Point, handouts, and other teaching resources and is available through the Healthy Couple Relationships Team. Although Terry is a pastor, this curriculum does not include religious content and is appropriate for Extension audiences.

Money Habitudes

<http://www.moneyhabitudes.com/index.aspx>

This resource provides a deck of cards for an easy, non-judgmental and non-threatening way to address financial issues and initiate conversations. The deck of cards includes 54 statement cards that are associated with one of the six Money Habitudes (defined as the intersection of habit and attitude): Security, Status, Selfless, Free Spirit, Targeted Goals and Spontaneous. The user completes a simple sorting process, placing cards into piles identifying behaviors as "like me," "not like me" or "sometimes like me" (a process that takes about 15 minutes). At a glance, you and your participant will get a sense of the Money Habitudes that are dominant for them as an individual. By using the interpretation cards, you will gain valuable clues about thoughts, feelings and patterns of behavior. The cards also include suggestions for next steps based on each habitude. These cards can be used with individuals for their own self-awareness or with couples as they identify their own dominant habitudes and then learn more about their partner's habitudes. Subsequent conversations (which may be guided by an educator) can help couples open lines of communication about money.

Money Mechanics

<http://www.extension.iastate.edu/Publications/PM1453.pdf>

This publication from Iowa State University Extension provides tips for couples on communicating about and resolving conflict around financial matters.

National Endowment for Financial Education (NEFE)

<http://www.smartaboutmoney.org/>

NEFE has education resources which may be of value to educators working with couples and families. Smart About Money is one of the initiatives sponsored by NEFE. This is a sound resource and NEFE is a long time partner with Extension nationally.

National Extension Relationship and Marriage Education Network (NERMEN)

www.nermen.org

The National Extension Relationship and Marriage Education Network (NERMEN) website is designed to provide information on healthy relationship and marriage education efforts and resources available across the Extension system. NERMEN strives to support Extension educators, as well as our professional partners, who are working with youth and adults in relationship and marriage enrichment programming. The site provides resources, training materials, links to other Extension colleagues across the country providing MRE, evaluation resources and more.

The Ohio State University Family and Consumer Sciences Human Development and Family Science website has a Couple Finances section. <http://fcs.osu.edu/hdfs/family/couples3.htm>

Titles include:

Getting to Know You, Your Co-spender, and Money

http://ohioline.osu.edu/hyg-fact/5000/ha_2.html

Talking about Money

<http://ohioline.osu.edu/hyg-fact/5000/5186.html>

Premarital Agreements

<http://extension.oregonstate.edu/catalog/html/fs/fs318-e/>

Discussion and tips including property issues, legal requirements, charitable donations, and other financial agreements which are important for couples to consider before they marry. (1998)

Prenuptial Agreements: Something to Consider?

http://fcs.osu.edu/hdfs/marriagematters/mm_3_1/nta31.pdf

Part of the Marriage Matters Series, this fact sheet describes factors to consider when exploring prenuptial agreements prior to a remarriage. (Ohio State University Extension, 2004)

Utah Commission on Marriage Website

<http://utahmarriage.org/htm/finances>

This state commission site has a section devoted to finances with twelve links on topics ranging from talking tips, budgeting, home equity loans and the PowerPay computer program.

“You Paid How Much for That? How to win at money without losing at love” by Jenkins, Stanley, Bailey & Markman.

This book is co-authored by two of the key researchers in the field of marriage and relationship education (Stanley & Markman). This book is a good resource as background professional development for educators or for program participants seeking more information and strategies for communicating about financial issues. The book could also be a good source for adapting activities and materials for programmatic use.

Your Money Matters

<http://edis.ifas.ufl.edu/FY046> (select pdf for color handout)

A University of Florida Extension publication, this four page, color handout covers basic concepts for couples about money: communication, values & attitudes, emotional issues tied to money and blending incomes. The document is one of a series of five publications that are part of “Before You Tie the Knot” a marriage preparation curriculum of the Family, Youth and Community Sciences department, Florida Cooperative Extension Service.