

Everyday Cheapskate: Infidelity cheats a marriage out of trust

by *Mary_Hunt*

Infidelity. It's not what you're thinking, although being sexually unfaithful to your spouse creates one industrial-strength barrier to harmony in your relationship. Today I want to talk about financial infidelity, which is the subject of many letters I receive.

"Is there any hope for my situation? I have run up more than \$75,000 of unsecured debt. My husband doesn't know and I will never be able to tell him. It takes my entire paycheck just to make the payments on this debt and it seems like I'm getting nowhere with it. What can I do? I don't want to file for bankruptcy, but I'm beginning to think that's my only way out. Please help me."

While not all instances of financial infidelity are as serious as \$75,000 of secret debt, money secrets between partners can grow into barriers of serious proportions. Money secrets destroy trust. Here are the steps I offer to anyone facing financial infidelity:

--Acknowledge. Call this what it is: betrayal and deceit. This is serious.

--Show remorse. Your spouse needs to know that you are sincerely sorry for what you have done. You probably can't apologize often enough. Make sure you do not include any attempts to justify it. True remorse is: "I was wrong, and I am sorry."

--Promise change. If you can say you are committed now to total financial honesty, let your spouse know your plan.

--Share details. Your spouse has every right to know the full extent of your financial indiscretions, as well as your specific plans for recovery.

--Offer reassurance. Even though you have decided to reform, your spouse may react for some time. Your first reassurance needs to be that the activity has stopped.

--Commit yourself fully. One of the keys to financial harmony is mutual respect and accountability. Let your spouse know that you are 100 percent committed to debt-proof living.

--Consider counseling. There are times when a spending problem signals something deeper, such as addiction or serious depression. This may be a wake-up call that moves you to address underlying issues.

--Unresolved anger. Anger is not bad; it is an emotion that is a mask for hurt or fear. Anger is a normal response to an unsatisfied hunger. Talking it out and confronting the issues behind the anger are the ways to dissolve it.

Spouses expect to trust each other -- financially, sexually and emotionally. Stealing and dishonesty are things they need to watch for in the outside world, not within this intimate arrangement known as marriage.

Whenever a couple's "trust account" is violated (one or the other makes a big "withdrawal"), the choice is either to resolve the issue or to let it grow into a major barrier. Layer upon layer of broken trust can push spouses far apart and do terrible damage to their marriage.

No matter the barrier, if it is standing in the way of an open and deeply honest marriage, you need to bring it out into the open. Then you need to begin a demolition party.

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