



Top tips for financial bliss, according to personal finance expert, Kelley Keehn

To help ensure a healthy and happy relationship with a partner and achieve financial bliss, personal finance expert, Kelley Keehn recommends the following:

- **Who's the spender, who's the saver?** It's a well-known fact that opposites attract and most couples find that there's a 'spender' and a 'saver' in the relationship. Since this can often cause a great deal of friction, the first step to financial bliss is determining who the spender is and who the saver is. Being clear about you and your partner's money personality brings a new understanding to the relationship.
- **Talk about it.** Schedule a monthly family money meeting. The monthly meeting – which doesn't need to be more than 15 minutes – ensures couples are talking about what's going on financially. Make sure to involve the kids too!
- **Assign roles.** It's important to determine each family member's financial role and understand who's responsible for what. This will mitigate arguments down the road.
- **Pay yourself.** Set aside a small percentage of the household income to go directly into a "PayPal romance account." It's important for couples to set aside money to celebrate their relationship – like on Valentine's Day.
- **Keep some separate.** It's important to have separate accounts for personal spending and/or expenses. Each partner should have a separate account where a percentage of the household income is allocated to each month. We're all allowed to splurge a little and this will help to avoid arguments about a new pair of shoes or another electronic gadget.
- **Get creative.** The ongoing financial crisis is causing a third of Canadian couples to argue more about finances, according to a recent PayPal survey. Avoid arguments by looking for creative ways to boost the household's income. Look for small business opportunities online, like opening an eBay store.
- **Take the 30-day anti-budget challenge.** To ensure your budget is realistic, track spending for 30 days and then look at trimming the "financial fat." These 'trimmed' funds can be re-allocated to a savings account, debt repayment, or even a romantic dinner. Think of it as a diet for your budget.