Alice,

How do I get my live in boyfriend to take care of his part of the monthly bills and groceries without sounding like I'm more worried about money than the relationship? He gives me money for some stuff, sometimes, but I have ended up taking care of most of the monthly expenses, and I'm starting to feel resentful. He makes more money than me, although I'm more financially stable. How do I address this sensitive issue?

Answer

Dear Reader,

Money management issues are often tagged as the main source of stress among Americans who live together. At some point or another, money troubles come up in nearly every live-in relationship. So, your willingness to address this before you blow your top might set you and your boyfriend off on your way to financial sanity.

First, it's important to know what the specific financial situation is. What are the exact amounts of the monthly bills and grocery costs? How much money does he give you? How much do you pay? If you haven't already done so, would you be open to recording all the costs and payments over the course of, say? about three months? This way, you both will see the hard numbers from several months on paper.

Next, you can choose to talk with your boyfriend. Since you're worried that he'll feel you're more concerned about money than the relationship, you might want to be upfront about this. For instance, you might begin by telling him how much you care about him and assuring him that your purpose for discussing this difficult topic is to get clarity on the money situation. To prepare for the meat of the talk, you might think about your wishes and goals. From your perspective, how might you two work together to sort this out? It seems like you'd like to see a more equitable split. Is this the case? What does he want? What can you both afford? What do you both want to set aside? You alluded to the fact that he makes more money than you, but you're more financially secure. How does this matter to you and him as you two seek solutions?

While you work together to get your finances straightened, you might think about what money means to you both. Yeah, money's really just paper currency that's exchanged for goods and services, but it can also represent other (i.e., sensitive) things for people. For instance, how do you feel about paying more for bills and groceries? How does your boyfriend interpret
these actions? How does he feel about this? While trying to identify these feelings, do resentment, pride, happiness, despair, worthiness, etc. pop into your minds? What would it be like to talk with your boyfriend about these money-related feelings?

Even though you're a bit stressed about money problems right now, there's hope this rough period can be turned into an opportunity for growth for you, your boyfriend, and your relationship. By figuring out exactly how much comes and goes from your pockets each month, you'll be able to identify specific areas to address. And, by communicating openly about your financial wishes and needs, you and your boyfriend will surely continue to learn more about each other.

Alice!
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