Talk a Little More -- Talk, talk and talk some more. The most important thing is to have open communication with no blame and shame. We all have hang-ups around money. Treat your partner with compassion.

Combine the expectation of divorce for new couples hovering around 50 percent with a variety of studies that suggest money is the most divisive topic for couples, and you get a formula for disaster. Focusing on an overall vision and money plan will keep both of you moving in the same direction. Once you have done that, the small everyday decisions about what to spend your money on take care of themselves with little or no effort. When we have clear communication and know why we do something, the 'what to do' with our money is easy."

Talk, talk talk. Money like sex is still a taboo topic and we often don't have a clear idea about how our partner thinks or feels about money.

Balance power around money. One person making all the decisions and having all the control is a recipe for disaster. Find ways for you both to be equally engaged in all money decisions.

Make decisions, decide together what is mine, yours and ours. Most couples have their own hybrid system for what works best. Find the one that is best for both of you.

Define your system, have a clearly defined money management system all the way from who handles the mail to who sends out the checks. Without a well thought-out operational plan, things fall through the cracks.

Address problems, When things get tough, address problems immediately (no secrets allowed). Avoiding the issue only makes it more toxic and drives a wedge in the relationship. Schedule an annual money checkup with each other. Things change and just like our physical health, money management needs an annual checkup to keep it healthy and relevant.

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At the end of the day, couples need not argue about money. And it's not just about communication. It's about making a plan, and sticking to it together.

Information gives you power over your finances. Not talking about them, not making a plan and not coordinating as a team makes you a victim of your finances. If you control your finances, they will never control you or your marriage."

Arguments about money hamper many marriages. In fact, couples fight about money twice as much as they fight about sex, according to a Money Magazine survey.

At Congresswoman Marcia Fudge Town Hall meeting, one of the Congressmen told a story about his father.

He explained how having a job gives you pride. Said his father would leave the house and not come back home until everyone was sleep. From school loans to car loans, credit cards to gambling habits, most people come to the altar with financial baggage. If one partner has more debt than the other -- or worse yet, one partner is debt-free -- the sparks can fly when discussions about income, spending and servicing debt arise.

Personality can play a big role in discussions about money. Even if both partners are debt-free, the age-old conflict between spenders and savers can play out in a variety of ways. Pay attention while you are dating, and be honest about your personality. Talking about your views and feelings can help put both partners at ease, or at least let them know what to expect.

He brings home a paycheck; she doesn't. Or he's unemployed and she's working. Or one spouse earns more than the other. Or her family has money and his doesn't. It's power-play time. The money earner (or the one with the access to mom and dad's money) often wants to dictate the spending priorities. If you're the one with more cash, be sensitive about how you present spending decisions. If you don't have the money, you need to prepare for the stress and tension that are almost inevitable, even in good marriages. This subject comes up with increasing frequency when couples wait until later in life to marry.

One solution that has proved successful is for the higher-earning spouse to delegate all spending decisions to the lower-earning spouse. It takes a particular personality type to cede power like that, but if you can do it, it may be a path to peace.

Sometimes, when each spouse works and partners can't agree on financial issues, they decide to split the bills down the middle or allocate them in some other equitable manner. Once the bills are covered, each spouse can spend what he or she has left as desired.

It sounds reasonable, but the process often builds resentment over individual purchases. It also divides the spending power, eliminating much of the financial value of marriage.

To have or not to have? That is merely the first question. It now costs nearly $300,000 to raise a child for 18 years. Of course, once you have a child, you have to care for your new family member: food, clothing, shelter, Little League, ballet, designer jeans, prom gowns, first cars, college -- and what about checks after they leave the nest?

If children are in your future, start teaching them about money when they are young. Preparing them for a financially responsible future reduces the odds of them dipping into your wallet once they grow up and knocking your savings plan off track. Use allowance and goals to teach your children about earning, saving and spending money.

Her mom wants a vacation in Las Vegas. His parents need a car. Her deadbeat brother can't make the rent. His sister's husband lost his job. Now one spouse is writing a check, and the other wants to know why that money wasn't used to address needs at home or fund a vacation for "us."

This works the other way, too. His mom will pay to fly him home for the holidays. Her mom will buy her a Lexus because the Honda she drives isn't good enough. His mom buys the grandkids extravagant gifts, and her mom can't afford to match that kind of spending. The joys of family often extend right into your wallet.