



Rand, Romance & Reality

February Pay Day Pointer

Valentine's Day

Celebrate Valentine's Day and ask yourself what's working in your relationship with money? Are you and your mate on the same page financially? Click [here](#) to learn more and enter our Valentine's quiz & win vouchers for R500!

It is surprising how many couples do not communicate about their financial situation at all, and only discover the extent of their partner's financial problems once they have reached crisis point. How can you extract yourself from a potentially devastating financial situation without the support of your partner?

This month we are celebrating Valentine's Day, the time to celebrate love. However, it is almost impossible to be amorous and romantic when you are under severe financial stress. Not only because there is no money to spoil each other, but because financial difficulties places immense strain on a relationship. There is an old saying: "when poverty comes in the front door, love goes out the back door". The truth of this is reflected in the statistics: almost 40% of relationship break-ups are a result of financial difficulty.



So perhaps the greatest gift you can share with your partner this Valentine's is to spend time together to understand your unique approaches to money and financial management, to set financial goals together and to devise a joint strategy to deal with any financial challenges.

Valentine's Day Tips

Here are some tips for transforming this Valentine's Day into a real opportunity for you and your partner to reconnect, reaffirm your commitment to face the challenges together and rekindle the intimacy and romance that brought you together in the first place.

. Show your love and appreciation in ways that really matter, instead of maxing out your credit card on meaningless cards, gifts and rushed dinners. Give of yourself: a handmade card with a message from the heart, a foot rub or making your partner's favourite meal with love.



. Make a commitment to each other to talk about financial matters, share the burden, tackle the challenges together, and celebrate the successes together.



. Abandon the outdated notion that financial matters is the "man's domain" – you are in this together, and together you can achieve so much more. In addition, in 80% of cases the husband dies before the wife, so it is absolutely crucial that you are both equally involved in the family's financial planning.

Speak openly and honestly about your feelings and values around money, and try to understand your partner's values and feelings. There may be issues around trust, betrayal, failure, disappointment, fear and helplessness: if necessary get professional counselling to work through these issues, whether through marriage councilors, or your company's assistance program

. Realise that, in general, men and women have different approaches to money matters. Focus on each other's strengths to create a better solution for both of you.

. Don't allow financial difficulties to come between you – see financial problems as a way to bring creativity and intimacy into the relationship, as the two of you stand together, side by side, to solve any problems.

. If the financial situation is dire, book an appointment with your Interface Relationship Manager and ask your partner to join you.

Need financial assistance?

Click [here](#) and your relationship manager will contact you!

Yours in financial health,



Contact us :

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