

MSTP > 34 Adult Secrets Still WORKING DRAFT

Marriage Second Time Plus . Org => A new Web Site:

A new Web Site: <http://marriagesecondtimeplus.org/>

Keep a **note** to where you **stopped** at in this PDF. So you can return to the same place.

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This sponsoring Lions Club does **NOT** endorse all information contained this **PDF # 34** part.

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Secrets => **May 30, ...** - Counselor and speaker Katy Flood shares how she helps women find freedom from their pasts.

<http://www.cbn.com/tv/2420113389001>

Surrender the Secrets

<http://www.surrenderingthesecret.com/>

Surrendering the Secret is for YOU! 1/12/2012 - 1 in 3 women have at least 1 **abortion in their past. Are you one of those women? There IS hope! You are **NOT** alone! Jesus Christ loves you and wants to heal your ... (Video = **No longer available.**)**

1 in 3 women have at least 1 **abortion in their past. Are you one of those women? Well! There IS still hope! You are **NOT** alone! Jesus Christ loves you and wants to **heal** your broken heart. "Surrendering the Secret," a Bible study that is designed to heal the heartbreak of **abortion**, has been used to help hundreds of women across the United States find forgiveness, healing & hope.**

Find out more at: www.surrenderingthesecret.com

Surrender the Secret => Testimonies

<http://www.surrenderingthesecret.com/community/testimonials/>

<http://www.bing.com/videos/search?q=Surrender+the+Secret&qpv=Surrender+the+Secret&FORM=VDRE>

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Secret Testimonies

Testimonies => Surrendering the Secret Testimonies

<http://www.bing.com/videos/search?q=Surrender+the+Secret&&view=detail&mid=70CDF1F20C80DEE247D970CDF1F20C80DEE247D9&&FORM=VRD GAR>

The following are testimonies that have been submitted to us from people around the United States about Surrendering the Secret. "Thank you, Pat!"

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From "Sisters Set Free by Surrendering the Secret

From Natalia

Words **can't** express how grateful I am to have had this experience [of going through **Surrendering the Secret**]. I never thought I could reflect on my **abortions** without deep shame and sorrow. As a result of this Bible study, I have been able to connect and unite with my two boys which has brought so much **healing**. I **can't** wait to meet them in **Heaven** one day. Thank you for sharing your experience and clearing the path. My life is changed FOREVER. Thank you!

From Sabrina

Pat, I am so thankful that you had the courage and will to create Surrendering the Secret! I came into this study basically on obedience, feeling like I **didn't** really NEED it. It just kept coming up so I felt that God was nudging me. Now that I've been through it, I know it was God helping me so I could **heal**.

It is such an amazing feeling knowing my husband and daughters know the **truth** and I am **not** constantly in **fear** that others will find out. I know God will allow me to help others now, and I am actually looking forward to it! You are such a blessing!

From Eva

Pat, Thank you for your love for wounded women! I praise God that HE has used you to bring **healing** and hope for so many women. Please never **stop** doing the work that God has called you to do. God has used this Bible Study to finally set me FREE of the guilt and shame associated with my **abortion!!** May the Lord shower you and your family with many blessings! – Your sister in Christ.

From Kim

Pat, I can only say “thank you”, but it is **not** enough to express my gratitude for giving me a place to safely let go of my 30 - year secret.

When I came into the group I was guarded, numb and ashamed. I thought everyone would judge me for my mistakes. I felt like such a terrible person and I’d kept my **abortions** a secret for so long, I **didn’t** want to let it go. I had heard about Surrendering the Secret years ago and thought “I **don’t** need that”, “I am free”, “**No** one needs to get into my business”, “what is done is done”. I wanted to pretend that the **abortions** never happened.

What I **didn’t** understand was that **satan** had me bound. And the why? **He** had imprisoned me in my own head and **he** was winning. I **didn’t** know that God **couldn’t** work on me until I was ready to get rid of the **lies** of the (**satan**) **enemy**. I **didn’t** know that God’s purpose for my life required me to understand and accept that HE sent HIS Son to **die** for ME. That there was nothing I could do to earn HIS forgiveness. That HIS gift of salvation was FREE. I also needed to accept that nothing I could ever do could separate me from the love of God. Thank you for being obedient to God.

I pray that one day I will have the courage to respond if HE calls me to do something outside of my comfort zone.

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[Matthew 13:12 - 13](#) => “For to him who has will more be given,” HE told them, “and he will have great plenty; but from him who has **not**, even the little he has will be taken away. That is why I use these illustrations, so people will hear and see but **not** understand.

[Matthew 25:29](#) => For the man (**or woman**) who uses well what he (**she**) is given - shall be given more, and he (**or she**) shall have abundance. But from the man (**or woman**) who is unfaithful, even what little responsibility he (**or she**) has shall be taken from him.

Note: For those who use money and funds wisely and invest well, will have more. And will be given even more to MY Children.

[Mark 12:43 - 44](#) => HE called HIS disciples to HIM and remarked, “That poor widow has given more than all those rich men put together! For they gave a little of their extra fat, while she gave up her last penny.”

[Luke 21:4](#) => For they have given a little of what they **didn't** need, but she, poor as she is, has given everything she has.”

YOU may search the Bible at: <https://www.biblegateway.com/passage/>

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Join up with a volunteer non - profit program.

Volunteering is a great way to meet new people, get some exercise, and involve yourself in a **positive** project that can lift your **spirit**. It also comes without a cost (**or very little**) to you and can provide a lot of entertainment and a fulfilling day when you're in the right mindset.

I've come to spend more and more of my time **volunteering**, serving on various committees and people helping groups in the community. I am on a few local area towns and Church committees. It is hands - down the best thing I have ever done. Be a volunteer with your local **Lions Club** or some other local Non - Profit Org. and you will feel much better about yourself. Be only a volunteer – for a time - if later you wish, you may later to join this local **Lions Club** that is later and it is up to you.

You'll be meeting other people who share your interests, which gives you an easy opener when striking up a conversation. Meet many new people and also maybe meet the next Him or the next Her for YOUR life. This Web Site is sponsored by a **Lions Club**.

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Note: Yes. Both single people, people dating and married people have reviewed (**Well Pre – viewed**) this “Web Site” and its parts so far. As a summary of the parts and up - coming part drafts; most people are telling us that this information is also needed and wanted for them, yes, those married people too and many people found this as new information as they **didn't** even know about this stuff.

Subscription: One may have a Subscription as over age 18 Adult (**including the open part**) or the open Web Site part for only a small fee of \$1 for each month. If you like these ideas and tips – please tell a few others.

Marriage Second Time Plus . **Org** => **A new** Web Site:

A new Web Site: <http://marriagesecondtimeplus.org/>

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A man, named James West is talking with a young woman that was almost **rapped** by two young men. Her two brothers broken in and had **killed** both of their two young men by beating them up **badly**, they who were age 18 when she was only age 16. He is talking with her on her man she is looking for to be her lifelong mate.

“May he, you end up marrying have been with **no** women before? Or may he have been with only one woman before you? Or may he have been with only ten women before you?

“Or may he has been with 50 women before you? Or may he has been with 500 women before you? Or. Does he have to be a virgin as you are?”

“I have never considered that before for me. Does the man I will marry should he be a virgin too? (**OoPpSs, she just told him she was.**) Should he be a virgin, or may he have been with only a woman before? Or is it okay with me if he has been with 50 women or is it okay with me if he has been with 100 different women before me or is it okay with me if he has been with 500 different women before me? You are right, I do need to know that for me. You are just so amazing.”

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Why **don't** millennials marry today.

NowUKnow: Why Millennials **Refuse** to Get Married

Millennials are saying **no** to traditional marriage in record numbers... and that's **not** all.

In Western culture in the late 18th century, marriage transformed from an economic arrangement into a union based on love. Now it may again be heading toward radical change.

Marriage Rates Are Plummeting

The median age at first marriage is now 27 for women and 29 for men — up from 20 for women and 23 for men in 1960.

The median age at first marriage is now 27 for women and 29 for men

Today an unprecedented portion of millennials will remain unmarried through age 40, a recent Urban Institute report predicted. The marriage rate might drop to 70 percent -- a figure well below rates for boomers (**91 percent**), late boomers (**87 percent**) and Gen Xers (**82 percent**). And **declines might be even sharper** if marriage rates recover slowly, or **not** at all, from pre-recession levels, according to the report.

Traditional marriage has been on a downward trajectory for generations, but with this group it appears to be in free fall. According to a report released last month by the Pew Research Center, [25 percent of millennials are likely to never be married.](#)

That would be the highest share in modern history.

The Impact of **Not** Getting Married

Boston Globe columnist Tom Keane says this trend could be cause for alarm. ["Millennials, reject timely marriage at your own risk,"](#) **warns** his column.

"Not getting married at all could prove tragic," said Keane, reviewing the economic and social benefits of marriage.

Marriage patterns will continue to diverge by education and race, increasing the divides between mostly married "haves" and increasingly single "have-nots," predicted an internal analysis of the Urban Institute report.

Tax rates, eligibility for entitlement programs, and the availability of social safety nets are all altered by marital status, it said. Current marriage trends will make it challenging to develop policies that efficiently target the needs of the growing number of unmarried poor, it said.

"To me, there are so many things that encourage people to marry for financial reasons," said [Steven Weisman](#), a lawyer who teaches a class on "Marriage, Separation and **Divorce**" class at Bentley University, in a [Baltimore Sun article](#). From Social Security to income taxes, married couples benefit economically.

Why People **Aren't** Getting Married

Research about this trend draws panic on the Internet and tense media coverage.

A recent piece in Time Magazine was headlined, "Why 25 percent of millennials will never get married — a new report from Pew Research predicts that [more folks under 35 will be single forever.](#)"

Young couples are opting to live together and put off marriage for later, if at all. About a quarter of unmarried young adults ([ages 25 to 34](#)) are living with a partner, according to Pew Research analysis of Current Population Survey data.

Marriage has lost much of its social allure but remains a desired milestone for about 70 percent of millennials. They say they would like to marry, but many — especially those with lower levels of income and education — lack what they deem to be a necessary prerequisite: a solid economic foundation.

In contrast to the patterns of the past, when adults in all socio - economic groups married at roughly the same rate, marriage today is more prevalent among those with higher incomes and more education, according to the Pew research.

In a recent Washington Post [opinion piece](#), Catherine Rampell, a young columnist, argued marriage is desired but simply out of reach for many millennials.

“Even as marriage rates have plummeted — particularly for the young and the less educated — [Gallup survey data](#) show that young singles very much hope to get hitched. Of Americans age 18 to 34, only about nine percent have both never been married and say they do **not** ever want to marry,” she wrote.

“Although there is now a growing class divide in who gets and stays married in America, there is virtually **no** divide in the aspiration to marry,” she quoted from an interview with W. Bradford Wilcox, director of the [National Marriage Project](#) at the University of Virginia.

“It **doesn't** matter if you're rich or poor, white, black or Hispanic. Most Americans are married or would like to marry.

“The challenge, then, facing the United States is bridging the gap between the nearly universal aspiration to marry and the growing inability of poor and working - class Americans to access marriage,” said Wilcox.

Changing Ideas of Marriage

That fewer millennials are choosing to marry is also a reflection of modern social attitudes that reject the institution as outdated.

It's time to embrace new ideas about romance and family — and acknowledge the end of traditional marriage as society's highest ideal, according to Kate Bolick, author of the 2011 Atlantic cover story, "[All the Single Ladies](#)," which sparked a national conversation.

Just recently popular comedian Sarah Silverman tweeted, “Why would I want the govt involved in my love life? Ew. It's barbaric.”

Public disenchantment with marriage is reflected in national surveys. Half of American adults believe society is just as well off if people have priorities other than marriage and children, according to the recent Pew report.

And opinions on this issue differ sharply by age — with young adults much more likely than older adults to say society is just as well off if people have priorities other than marriage and children. Fully two-thirds of those ages 18 to 29 (**67 percent**) express this viewpoint, as do 53 percent of those ages 30 to 49.

Among those ages 50 and older, most (**55 percent**) say society is better off if people make marriage and children a priority, Pew found.

The Evolution of Marriage

But what if marriage **stopped** forcing young people to conform to an outdated tradition?

This **hot** topic was explored by Psychology Today's Susan Pease Gadoua's in a recent opinion piece, <https://www.psychologytoday.com/us/blog/contemplating-divorce/201408/millennials-are-changing-the-rules-marriage>."

Marriage offers unquestionable benefits, she wrote, but it's a stale paradigm. "Rather than having only a choice to marry the same old way, or to **not** marry, let's get a little imaginative and come up with marital options that would be better suited to a variety of people, including a short - term trial union for younger couples, a child - rearing marriage for those who'd like to be nothing more than co-parents, or a socially acceptable live apart arrangement."

A recent article in Time Magazine suggests a beta-marriage in which millennials test-drive their nuptials before jumping into what is supposed to be a lifelong commitment. Margaret Mead, a woman well ahead of her time, threw this notion out in the 1960s; in 2002, journalist and author, Pamela Paul, wrote a book on starter marriages, and; in 2011, Mexico City proposed laws supporting two-year renewable marriage contracts.

The overall forces of biology, social needs and economics will never let some form of long-term partnership fade away, says Bentley University's Dean of Arts and Sciences Daniel Everett.

The definition of marriage has been fluid over time and between cultures, he said. "In American marriages, as they have evolved, the ideal is to marry by mutual consent and build first and foremost a relationship," said Everett.

"Among some Amazonian societies, the marriage relationship is first an economic partnership, with clear division of labor, from which a relationship may develop," he said.

"Among more religious societies, such as rural Catholic in southern Mexico, there is some overlap with the Amazonian. And the American rural model is economy first, relationship second, with clear division of labor, and the added sanction of religion."

Will the millennial generation usher in a new era that saves American marriage by allowing it to evolve? Radical as it may seem, they just might.

<https://www.bentley.edu/impact/articles/nowuknow-why-millennials-refuse-get-married>

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15 Reasons Why Millennials Don't Want to Get Married

As I finish up the details of my oldest sister's bridal shower I think about my own ideas of marriage. Although the idea has been integrated into about every childhood story I have heard, as I have become older, getting married **isn't** necessary on top of my list. I'm **not** alone. <http://time.com/3422624/report-millennials-marriage/>

A recent study has shown that about a quarter (25 %) of millennials do **not** want to get married, ever. There are so many factors that could be why, but personally, I think this is why millennials have swayed from traditional relationships.

1. THE SHIFT OF CULTURE

In many cultures, marriage is more of an agreement between two families compared to what it is considered in the United States.

The concept of love marriages was **not** prevalent in western culture until during the Victorian age, and even then women's rights were very limited if they stayed unmarried. Today, marriage is **not** necessary in a woman's life to be successful. In fact, women who are **divorced** and single moms are positively portrayed in the media more often than in the seventies and eighties. Beloved female icons like Carrie Bradshaw from **Sex** and the City and TV shows like Mom have highlighted this shift in culture.

2. BEING A CHILD OF **DIVORCE**

Divorce with children is never pretty. There are a lot of words that **can't** be unspoken and feelings that **can't** be un hurt. Children are especially susceptible to these things, especially because they do **not** understand the complications of an adult relationship. My parents **divorced** when I was eight, and it was **ugly**. It took me a very long time to even understand what a real healthy romantic relationship was. Divorce rates have been balancing the 50% line since the late seventies. Children who witness **divorce** tend to have more relationship issues with significant others in their adult life, causing the influx of millennials wanting to avoid marriage altogether.

3. FINANCES

Those who have been in a relationship for quite some time might often hear, "When will you guys get married?" However, money is the **true** reason for holding off tying the knot. The average age to be married in America is currently 27 for women and 29 for men. Your mid-to-late twenties is also when people find themselves most in debt, especially with the highest tuition costs in American history. Since the average cost of a wedding is \$26,000, it may be better to **not** get hitched at all.

4. REPRODUCTIVE RIGHTS

Prior to Roe v. Wade, **abortion** was **illegal** in most states. Contraception like the pill was just being developed and had major side effects. **Sex** education was limited and abstinence was still widely taught as how to prevent pregnancy and **STDS**.

However, humans are humans and have **sex**, which leads to lots of unwanted pregnancies, which leads to a lot of quick marriages. The age old, "Do the respectful thing," suggests that a man who gets a woman pregnant should marry her.

With improved effectiveness and availability of contraception and **abortion**, marrying because of a pregnancy is less common.

5. EDUCATION

More than just high school students go on to higher education, so marriage **isn't** the first step of adulthood — a **degree** is. With parents that **didn't** go to college, many millennials have put education as their priority, leaving romantic relationships for later.

The **average age** of a graduate student is 33, and between crippling student loans and time spent on their education marriage seems like an unnecessary, daunting conquest.

MANY GRADUATES ARE SAVING MONEY BY REFINANCING THEIR STUDENT LOANS. SCHEDULE A [FREE CONSULTATION](#) AND LEARN IF REFINANCING IS RIGHT FOR YOU.

6. GAY MARRIAGE

Until recently, **gay marriage** has been **illegal** in most states in the U.S. removing a whole class of people from being able to get married. With more than **7% of millennials** identifying as LGBTQIA+, this created a big hole of millennials who **couldn't** get married if they wanted to. Many supporters of **gay** marriage also refused to get married until their LGBTQIA+ peers could. Even though **gay** marriage is legal in the United States now, many states are making it extremely hard to obtain a marriage license. Those who do choose to get married often see a lot of **push back** when living in conservative states.

7. THE HOOK UP CULTURE

Unlike generations past, millennials have a complicated dating scene thriving in the new age. Apps like **Tinder** create an easier outlet for quick hookups compared to the standard meeting someone at a bar.

It **isn't** like one night stands are new, however, **casual sex** is much more common than it has been in the past. Many cling to the singlehood because they are satisfied **sexually** through the **technology** available.

8. CAREER

With **underemployment** rates higher than any other generation, once millennials grab a career it's hard to let go. Planning a wedding causes a decent amount of **stress** which can leak into your work life, especially if you have to take a few days off. Millennials desperate for careers, especially in their field, are less likely to disrupt that for **marriage**.

9. MARRIAGE ITSELF

It's funny to say, but marriage **hasn't** had the best reputation in the past decade.

A 2010 Pew survey conducted that single people do **not** see marriage having many advantages. That age old, "Marriage creates social and economic status within the community, happiness, and **sex**" isn't true. More people see marriage as being more tied down than having security.

10. FEMINISM

Marriage **isn't** the greatest part of history for women. Forced marriages, being used as basically property of your family or becoming a servant for your in-laws **aren't** really what we see as happily ever after.

Many women who identify as feminists do **not** believe in traditional marriage, the taking of the man's name, and so on. Marriage represents a patriarchal idea of a woman belonging to a man in some minds, making it quite undesirable.

11. MARRIAGE LAWS

If a marriage ends, things such as alimony, custody, child support quickly become part of your vocabulary. While originally these laws were created to protect women and children who have been abandoned by men, they are largely outdated and abused. After a **divorce**, assets are divided, even if they were acquired before marriage or were solely from one person in the relationship. Those who work hard for what they have do **not** want to be burned or possibly be cheated on by former lovers. While legal documents like prenups are available, it is usually hard to get both to agree without someone getting offended. If you're **not** married, your assets are your own.

12. SHARING DEBT

When you get married, if your spouse has **bad** credit and certain types of debt, it is your burden even if you are financially responsible. Things like medical bills become your responsibility as well. Creditors are allowed to dip into joint accounts even if one of the spouses has nothing to do with the debt.

13. THE OPTION TO WALK AWAY

If you're married, complications of breaking off your relationship are much harder than when just dating. In turn, this makes those who are **not** married, but in a committed relationship much stronger when they hit rough patches.

Women who are married are less likely to leave abusive partners compared to women who are just dating. Marriage often creates a dependence on your partner, making it harder to leave if things become too much or even dangerous.

14. SHARING YOUR LIFE WITH SOMEONE **ISN'T** NECESSARY

Some people honestly **don't** like living with other people, they like being alone. And that's okay.

While in history unmarried women were called spinsters and old maids, even unmarried men who **didn't** dwell with women often were **questioned** on their **sexuality** and saneness. However, today it's completely okay **not** to get married and live an **independent** life.

15. YOU CAN ALWAYS GET MARRIED LATER

Even if marriage is **not** what you want it still is always an option **no** matter how old you get. There **isn't** an expiration date on when you have to get married. While millennials now might swear on never getting married, we do change as we grow and our thoughts of marriage may change as well. All in all, marriage is always an option for most people.

<https://invibed.com/15-reasons-why-millennials-dont-want-to-get-married/>

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Ted Gerrard to Power and Love [Testimony Group](#)

I was driving from Georgia to Michigan and then this happened in NC 6:30 pm stuck in traffic. Lord I want to see the sun set behind the mountains and HE showed me a sign "exit 93".

When I got to exit 93 there was the perfect place to watch the sun set and I got there 3 min. before sun set.

As I was watching the sun set a local rolled up just to say hay, as we talked he said he owned the dairy farm over there and they were struggling as he drove off I went back to watching the sun set.

When the sun had disappeared behind the mountains I started to head towards the interstate and heard the voice say go pray prosperity over that farm.

So, I turned around and drove past the farm got to the end of the road turned around and said, "Really Lord and suddenly I hear on the radio.

"God put a million, million doors in the world For His love to walk through One of those doors is you."

So, I turned into the drive at the farm and he was sitting in his truck talking to a friend, I looked at him and said, “The Lord told me to pray over your farm” and he said go ahead.

Then I asked him to show me around, as we walked I noticed he was limping, so after praying over the cows I asked about his leg. He told me he was in a **bad** accident and had an artificial hip, femur, and knee I could see a curve in his upper leg.

I prayed, ‘Lord thank you for Joe and **healing** power leg be restored pain be gone.’ The pain reduced. I said, “**MORE. Lord.**” all pain be gone leg be restored”. The pain was gone the limp was gone and the leg was straight.

Then I continued on my journey praising Jesus exploding inside me with more of the **Holy Spirit**.

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YOU have any **questions** on: **YOU SHARING YOUR LIFE WITH SOMEONE ISN'T NECESSARY?**

12 Things **NOT** to Tell Your Friends About Your Relationship

We’re all guilty of telling our friends and fam about what’s happening in our relationships. But you **shouldn’t** be telling them every detail. Here are some aspects that you should keep under wraps.

Details of your last fight

Your fights **aren’t** for public consumption. “If you tell others about your last fight, they, rather than your partner, will help solve the issue,” says Gilda Carle, PhD, author of [Don’t Lie on Your Back for a Guy Who Doesn’t Have Yours](#). “Then you and your partner **won’t** have the know-how to navigate the next difficult problem.” Plus, they may end up going against him. If all they hear are the “facts” that you presented, they may **question** why you’re together in the first place. “You **can’t** get angry with your friend because you’re the one who told her all the details,” says Kristie Overstreet, a licensed professional clinical counselor, certified **sex** therapist and author of [Fix Yourself First: 25 Tips to Stop Ruining Your Relationship](#). Here are some other [things you should never do after a fight with your partner](#).

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The nitty gritty of your **sex** life



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“Do you want a twosome or a threesome?” says Dr. Carle. “Filling others in on what goes on between your sheets makes your intimacy a group event.”

When you’re **not** having **sex**, how often you have it, his **sexual** fantasies; the raunchy details of your intimate life should be kept under the covers.

“Your **sex** life **shouldn’t** become someone else’s fantasy,” says [Sara Nasserzadeh, PhD](#), a **sexuality** and relationship consultant and coauthor of [The Orgasm Answer Guide](#). “**Not** to mention that by learning all about you and your partner’s likes and dislikes in bed, you put yourself at risk of your friend becoming the confidante and provider of those likes to your partner.”

If you’re having problems in the bedroom, discuss it with your partner. Otherwise, speak with a therapist who can help you figure out why you’re having these issues.

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Something he's told you confidentially

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“Trust is easy to lose and hard to get back,” says Overstreet. If your partner tells you about a private issue — his mom’s breast **cancer** scare or a poor review at work for **example** — keep your mouth shut. He has opened up to you because he trusts you and your ability to keep what you’ve been told confidential. You **don’t** want to break that trust. “Trust is at the core of any relationship,” says Ashley Grinonneau-Denton, an American Association of **Sexuality** Educators, Counselors, and Therapists certified **sex** therapist and couples relationship expert. “If a partner confides about one of the skeletons buried deep in his closet, it’s important for you to maintain this confidence.

“If **not**, the secret runs the risk of being uncovered.” Here are some more [habits that ruin trust in a relationship](#).

That awful present he bought you

It is the thought that counts. “A gift is a gift,” says Overstreet. “Be grateful that he thought of you.” Did he buy you socks for your birthday? Maybe he **remembered** your favorite pair got eaten in the laundry and was full of good intentions and efforts.

Avoid **bad** mouthing him to your friends about his gift snafus; they may never let you live them down. “Even if this gift **isn’t** your taste, tell people that he was so sweet to be thinking of you — and that can never be faulted,” says Dr. Carle.

When your in - laws annoy you

We've all been irritated with our partner's parents and complained about it to our friends. But do your best to bite your tongue, especially since in-laws are a permanent fixture in your life. "Be grateful that you have in-laws," says Overstreet.

You never know when those words will get back to your husband — even worse, them, which could be quite awkward — and make him resentful and defensive. And that will only do more harm than good. "Let him rationalize their unkind behavior, or set the situation straight," says Dr. Carle. "But telling anyone else who is unable to right any wrongs is wasted breath." Here are some [little things you can do to make your partner's parents like you](#).

Money issues

Maybe he made a financial mistake. Or he's having money troubles. Or people are discussing how much their partners earn or who pays for what. Many people are sensitive and insecure about issues that make them look weak, especially when it comes to the Benjamins. So, it's best **not** to cross that line. Financial details are **no** one else's business. "That's what financial advisers are for," says Grinnoneau - Denton. Learn the [best ways to stop fighting over money with your partner](#).

His insecurities or embarrassing habits

Perhaps your guy is struggling to build the baby crib; he just **isn't** handy. Or he has trouble mowing the lawn and reluctantly hires a professional landscaper. He might be insecure that he **can't** do these things on his own, so keep that between the two of you. "If you make him feel like less of a man, there is a good chance he'll start losing some confidence and attraction towards you," says Mike Goldstein, author of *How To Find A High Quality Man in 3 Easy Steps AND The Main Reason You Have Been Choosing The Wrong Men*. The same goes for embarrassing habits or idiosyncrasies. "If your guy farts in his sleep, for instance, that is your fun little secret, **not** something to share with the world," Goldstein says. Yes, these complaints are minor. But others may take these character flaws out of proportion and make you even more upset about the issue. "Your friend will likely **not** forget what she's been told," says Overstreet.

"And you may find yourself defending your partner to your friend. It could've been prevented if you **hadn't** shared these **negatives** with her in the first place."

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His dislike for one or some of your pals



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It’s impossible for your partner to like all your friends. “He might think one is loud, another is catty and one shops too often,” says Julie Spira, founder of [Cyber-Dating Expert](#).

But, if you plan for this partner to stick around, keep mum on anything he says about **not** being a fan of someone from your squad — or the whole squad for that matter. It will only leave people feeling hurt and awkward. Bottom line: Accept that you both have different tastes and needs in friends, and move on, says Dr. Carle. [Here’s what science has to say about how to handle tension between your partner and your pals](#).

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OoPpSs. That one of you cheated

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If you or your partner commits infidelity, keep this dirty laundry on the DL. The less players that are involved, the better. Whether you decide to stay together or split, **don't** leave that decision to your mom or BFF. It's your choice whether the relationship is worth salvaging and repairing or **not**. You know what's best for yourself and **no** one really understands what dynamics are going on. And if you do stay together, you risk tainting your friend's or family's perception of your partner. "With something as painful as an affair, it's important to involve a skilled therapist to help you heal from the broken trust and betrayal," says Grinonneau-Denton. To take things a step further, you could create an uncomfortable wedge in your relationship if you were the one to cheat. They'll be left wondering if you'd go after one of their boyfriends or husbands, says Spira. "**Don't** be surprised if you **aren't** invited to the next luncheon," says Spira. Find out [what else you should never do after your partner cheats](#).

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Anything your partner **doesn't** know

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Are you disappointed that your partner still **hasn't** found a new job after hunting for months? Upset that he drinks too much? You may keep these emotions from your partner to avoid starting a fight. However, it **doesn't** do any good if your friends know your feelings and he **doesn't**. “Keep the shortcomings of your mate to yourself,” says Dr. Carle. “Otherwise, you’re inviting others to push you to defend why you’re with him.” Here are some [secrets it's okay to keep from your partner](#).

Private correspondence between the two of you

Emails, texts, voicemails, and explicit selfies should be kept to yourself. He might be embarrassed if the correspondence is romantic, says Dr. Carle. Or furious if it's nasty. And your friends **don't** need to see or hear about your intimate notes or calls to about having a partner know a side of you that nobody else does,” says Grinonneau-Denton.

His past relationship failures

“If the details **aren't** part of your own story, the chapters in that book **aren't** yours to share,” says Grinonneau - Denton. Your friends and family **don't** need to know that he cheated on his girlfriend Nicole a decade ago, or that Sarah broke his heart in college.

If he wants to share that information with them, that's fine. But it's **not** your place to do so. Use this past, says Dr. Carle, to build on your future. Next, learn the one another. "Sexy talk between a couple is what builds intimacy," says Grinonneau-Denton. If you share that you and your partner are **sexting**, keep it general, she says. "The specifics are the erotic part [things you should never share about your relationship on social media](#).

<https://www.rd.com/advice/relationships/things-never-to-share-about-your-relationship/>

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Guest: **Laurie Ditto**

April 7, 2019 => God allowed Laurie Ditto to experience powerful glimpses of **Heaven** and **Hell**. Now she reveals **Hell's** best kept secret! Also see [Something More](#) with Laurie! **28 ½ min**

https://sidroth.org/television/tv-archives/laurie-ditto/?src=weeklybroadcastemail_040819&utm_campaign=weekly-broadcast&utm_medium=email&utm_source=luminate

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10 Ways to Know If Someone Is Meant to Be in Your Life

People always come into our lives for a reason. Whether they bring a lesson, or a blessing. Whether they stay an hour, or a lifetime. You can tell if they are meant to be in your life, or if it's time to let them go. Here are 10 signs that someone is meant to be in your life.

1. You **don't** have to hide any parts of yourself. You **don't** have to ignore any of your values, likes, hobbies, ideas...etc. You **don't** put each other down because. You accept each other's differences and respect them.
2. You allow yourself to be vulnerable. You **don't** feel the need to keep up barriers and wear a mask. You let go, and you are in flow with them. You trust each other, and **don't** use your past against each other.
3. You can share the darker sides of yourself, and vice versa. You can be real and authentic with them. You can tell them your darkest **fears**, deepest insecurities, and your **true** dreams. All of this without judgment.
4. They help you become a better person. You help each other see the parts in yourselves you **don't** want to see. They show you things you **didn't** know, teach you valuable lessons, encourage you to follow your dreams, and to listen to yourself. They move you to your higher nature, to your higher **truth**. You feel a **positive** energy, a higher vibration, when you're around them. Keep this person. The energy, or "vibe", you feel around someone is important in a relationship.

5. You let go of your ego in their presence. You **don't** feel the need to prove yourself, to only show your best side, to impress, or to manipulate. You feel at ease with them. Your emotions play a really important role in understanding someone else and understanding yourself. You need to listen to your emotions.

6. If you're in your ego, if you feel jealousy, resentment, **hatred, fear, pain, shame...etc.**, every time you're with them, you're around the **wrong** person.

7. You **don't** want to change them, and they **don't** want to change you. You accept, and genuinely love each other as you are. You are proud of each other and want what is best for them. There is mutual appreciation, respect and understanding.

8. You have a connection with each other that goes beyond what is superficial. You are **not** only with this person for their job, status, financial means, looks, or an idea of them, and vice versa. You **don't** allow these factors to determine your relationship.

9. There is **no** competition between the two of you. You want the other person to succeed in whatever they do because you realize that their success **doesn't** make yours any less. You both help each other grow into the best versions of yourself.

10. You are there for each other in the **bad** times and the good. You respect their needs and give them what they need without asking or expecting anything in return. That being said, there is reciprocity. A balance between give and take.

11. You both have pure intentions. There is **no** using of one another. You help each other on your journeys and you both put effort into your relationship. You **aren't** always the one to reach out. You **aren't** always the one to drive and shape the relationship. You are equals in the relationship and you **don't** take each other for granted.

Be mindful of who you surround yourself with, because these are the people who influence and shape you the most. You become the people you spend the most time with. If you **aren't** around the right people, you'll feel it. You **aren't** living up to your potential and you are ultimately harming yourself. If that's the case, let them go, and make room for the right people to enter and change your life for the better.

<https://psiloveyou.xyz/how-to-know-if-someone-is-meant-to-be-in-your-life-f2b77cf50cc7>

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13 Secrets You Should Always Keep from Your Partner

YOUR SIGNIFICANT OTHER NEEDN'T KNOW EVERYTHING ABOUT YOU... RIGHT?!

Conventional wisdom dictates that **lying** is **bad**, **lying** to a friend is **worse**, and **lying** to a [lover](#) is verboten. The building blocks of a healthy relationship are integrity, comity, and, above all, honesty. Break any part of that base and the whole shebang comes crashing down.

But let's face it: life **isn't** always so simple, and we're **not** all Boy Scouts. In fact, I'd be willing to put forth that **lying** can actually be **not** only smart but also very healthy for a relationship. Does she really need to know that you loathe her friends? Would it really help things if he learned your feelings about his [beef](#) stroganoff?

On both counts, the answer is **no** — and that's just us being honest. Read on to learn the instances where you should hold your tongue. And when you're done with that, be sure to learn [the 30 things you should be saying to your partner on the regular](#).

1 Your **Sexual** History

While it might sometimes come up in conversation, relationship experts say that apart from any medical concerns you might have ([like whether you're both up-to-date on STD testing, for example](#)), discussing your **sexual** history with your current S.O. has pretty much zero benefits. “Number of **sex** partners is one that comes up over and over in couple's therapy,” says David Ezell, the Clinical Director of [Darien Wellness](#). “**Don't** ask and **don't** tell on this one,” he advises. “Some people love the juvenile idea of a virgin bride or groom, some really want a seasoned partner, and most land somewhere in between. But more often than **not**, this is a topic that should stay off-limits even if you think you can predict the results.” For more great relationship advice, here are [the secret tips for building the best relationships](#).

2 Your Secret Single Behaviors

Look: everyone does strange things when they're alone; it's totally normal. “If you indulged in some weird behavior while you were alone, such as eating an entire cake while binge - watching **bad** TV in your underwear, keep that to yourself,” suggests Erica Gordon, a relationship expert and author of the dating book [Aren't You Glad You Read This?](#) This information **won't** be helpful to your partner in any way, so they **don't** need to know about it. Speaking of being single, did you know [that sometimes that can also be a good thing?](#)

3 Your Minor Relationship **Doubts**

“There are times in both new and long-standing relationships when you may find yourself **questioning** whether you want the relationship to continue,” says [Karol Ward](#), LCSW, a licensed psychotherapist and confidence expert and coach. If it's the first time you're having these feelings, **don't** feel like you have to share them with your partner. “These initial thoughts are **not** helpful to share because they will create insecurity and hurt feelings,” she explains. And very often, they'll resolve on their own. “Sit with your feelings and process them on your own.”

Only if the feelings persist and become stronger over time should you share them with your partner.” If you are having **doubts**, though, be sure to check out [the 20 signs your relationship may be in trouble](#).

4 That You Wish They Were More Successful

Let’s say your partner has a job that they’re passionate about, but it **doesn’t** necessarily leave them rolling in dough.

Or maybe you **can’t** figure out why they **don’t** just try just a little harder to move up the ranks at their current gig. “If you share this frustration, your comments will be experienced as unsupportive and hurtful to your partner,” explains Rhonda Milrad, LCSW, Founder of the [Relationup](#) online community. In the end, it’s probably better to keep these thoughts to yourself. This is especially **true** if your S.O. has ever struggled with any self - confidence issues in the past. But if you’re the one struggling to move up the corporate ladder, here are the tried – and - **true** ways that [smart employees get ahead at work](#).

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5 You Dislike One of Their Family Members

“This is one of the hardest secrets to keep, but one of the most important,” says [Paul DePompo](#), Psy D, a clinical psychologist. “You certainly **don’t** have to say you love them but spewing any **hate** will only backfire.” And if their mother, sister, brother, uncle, or whoever **truly** is terrible, “eventually this issue will come to light and you play a supportive role,” DePompo says.

6 That You **Don’t** Like Something They **Can’t** Change

Another time you **don’t** have to be brutally honest? When your partner **can’t** do anything about your complaint.

“It’s much kinder to harbor little white **lies** having to do with your partner’s haircut, hair color, meatloaf recipe, and dance moves,” says [April Masini](#), a relationship and etiquette expert. “If you love someone, sacrifice the **truth** in these situations. Tell them you want seconds on the meatloaf, ask them to dance, and compliment their haircut. Their smile in return will let you know you did the right thing.”

7 You Think One Of Their Friends Is **Hot**

“If you’re attracted to one of their close friends, it’s okay to keep that a secret,” says Gordon. Of course, this is only **true** if you never plan to act on your attraction.

If you do, that’s a totally different situation and a conversation should be had about it. But if it’s just simply that you’re a little bit attracted to one of their friends, it’s **no** big deal. “Plus, you’d make everything immediately awkward if you told your partner that you think their friend is **hot**,” she adds. On the other hand, it’s fun to be attracted to, so learn [the one best way to boost your **sex** appeal into the stratosphere](#).

8 What You Spend Your Own Personal Money On

You’ve probably heard the advice before that even if you have joint finances as a couple, each of you should have your own personal bank account, as well. There are several reasons for this, but one of them is that it’s really okay to spend money on little things that your partner **doesn’t** know about. “There are times when you spend money just for you,” says Ward. Obsessed with an expensive pair of sneakers that you know your S.O. would **not** approve of spending 300 dollars on? **No** big deal. But Ward cautions that “if those expenses start to impact your joint finances, you will have to talk about it.” That said, hopefully you’re **not** spending money on any of [the 40 things **no** man over 40 should own, ever](#).

9 Anything **Negative** Your Friends or Family Say About Them

“It is best if you **don’t** share the initial **negative** reactions that your loved ones had about your partner,” advises Milrad. “These comments can be very hurtful and hard to recover from. If you reveal them, your partner will always **remember** what was said and later on may use it as evidence that your family or friend never liked them from the start.” Plus, what do they gain from knowing? That’s right — nothing.

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10 You’ve Had Better **Sex**

So maybe you’ve had a better time between the sheets with one of your past love interests. This **isn’t** something you should share with your current lover. “Your partner wants to know that they are the best lover ever,” explains Masini. “They want you to forget all others before them, so let them think you have. There is **no** good that can come from letting your partner know how great the **sex** was with someone else from your past. In fact, it opens up a Pandora’s Box, so keep that closed.

Tell them they're the best you've ever had and watch their **self-esteem** (an **unexpected aphrodisiac**) blossom." Plus, the good news is we know just [how to transform your partner into a sex goddess](#).

11 That You **Weren't** Initially Attracted to Them

"Attraction often grows after getting to know someone," says [Kimberly Hershenson](#), LMSW. Offhandedly mentioning that it took some time for you to become attracted to your current partner is **not** amusing or helpful to them. "This information is hurtful and now irrelevant.

You are with them now for a reason, so you do **not** need to share that the attraction eventually grew," she adds.

12 You Like "X" - Better About Your **Ex**

"There is **no** point of reminiscing with your partner about what you miss from your **ex** or what was better in that relationship," says DePompo. After all, what will that accomplish? Maybe your **ex** was a better cook, planned better dates, or shared your interest in a certain hobby, but your past relationship ended for a reason, so let it go. "Time is better spent taking what you have learned and enjoyed and building on it where you can in this relationship," DePompo **notes**.

13 That You Think They Should Lose Weight

But you knew that already.

<https://bestlifeonline.com/harmless-relationship-secrets/>

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10 Ways to Connect With Absolutely Anyone You Meet

Meeting people and winning their trust is essential to business success and life success.

We are innately social creatures, hardwired to seek each other out and profoundly shaped by our relationships and alliances.

Our ability to empathize, relate to one another and communicate our thoughts and ideas is what sets us apart and makes us uniquely human.

We naturally seek deeper associations with people as a way of identifying and better understanding others and ourselves. But the **truth** is, it's **not** always easy to make those connections.

The bonds we create are key to building our businesses and creating full and happy lives. However, in a busy world full of distractions it can be hard to build friendships, especially when we have limited time.

Here are 10 ways you can begin to build deeper connections with anyone you meet.

1. Pay attention.

When someone is talking to you, it's important that you really focus on what they're saying and pay attention to the details they give. You can learn so much about someone just by really listening to them and noticing both their verbal and nonverbal communication.

Checking your phone or scanning the room to see who to talk to next is rude and dismissive and shows that you **don't** really care about what the other person is saying.

Make eye contact. Ask **questions**. Focus on getting to know the other person, even if you only have limited time to talk.

Related: [How to Immediately Connect With Anyone](#)

2. Make a good first impression.

Body language is intimately tied to how others perceive you and their first impressions of you. How you hold yourself, your posture and your facial expressions are cues others will look at to appraise what type of person you are and whether you are approachable and likable. Be aware of your expressions, tone of voice and gestures.

Do you make eye contact throughout a conversation, indicating interest? Or do you keep your arms folded in front of you, forming a barrier? **Remember** that nonverbal communication is just as important as the words you use.

Related: [13 Body Language Blunders That Can Make You Look Bad](#)

3. What's my name?

Not everyone is gifted at putting names to faces, and it can be particularly difficult to **remember** names if you are in a social setting where you're meeting a lot of people in a short amount of time. But **remembering** people's names and being able to address them directly will instantly make them feel acknowledged and welcomed.

When you meet people for the first time, try saying their name several times during your conversation and introducing them to others. For **example**: “Nice to meet you, Larry. Have you met Josie?” The more times you say their name, the easier it will be to **remember** it.

Ask people about themselves. What are their hobbies or pastimes? Find something that will help lock their name into your memory bank. Try to think of something funny or memorable to associate with them or use a mnemonic device to remember their name (e.g., **Calvin from California or Bobbie with the bobbed haircut**).

Related: [5 Tricks to Remembering Anybody's Name](#)

4. Have a connection story.

Make yourself memorable by having [a story about yourself](#) that gives insight into who you are and what you’re about.

If you’re an aspiring entrepreneur, come up with a narrative about why this is important to you and what experiences have fueled your desires and life goals.

Your connection story should be specific and include a series of events as well as other people. It should be meaningful and give people a window into your beliefs and motivations. It should also make others feel comfortable sharing their stories with you.

Use storytelling to give people a glimpse into who you are and what you believe. Stories capture people’s attention more than rattling off dry facts and information.

Related: [The Strongest Connections Come From Telling Your Story](#)

5. Add value.

Find ways to make yourself invaluable and people will appreciate you. Being of service to others, even in small ways, is a great way to connect.

Maybe you have a tip on a job that will be coming open, or maybe you know someone who is looking for services they offer. It could be something as small as lending them a book or telling them about a great TED talk or YouTube video on a topic they are interested in. Learn to embrace generosity and you will make yourself and others more successful.

Related: [Set Yourself Free -- Let Go of the Dead Weight In Your Life](#)

6. Do your research.

If you find that having off – the - cuff conversations makes your palms sweat and prompts you to run for the door, consider doing a little groundwork ahead of time. Thinking through some **questions** to ask people will help put your mind at ease and alleviate anxiety.

The goal **isn't** to have a list of **questions** you can pull out and recite. The idea is that a little prep work will help you feel confident and relaxed so you can have a fluid conversation. Before you go to a social function or networking event, come up with [three open-ended or thought-provoking questions](#) to help keep your conversation moving.

Make sure they **aren't** too invasive or personal; however, they should be deep enough to make the person think about their response. A more meaningful and deeper conversation will make you more memorable and help others feel a connection to you.

Related: [A Small Talk Survival Guide for the Schmooze-Averse](#)

7. Spark interest with a conversation piece.

Sometimes all it takes to stand out in a crowd is showing off your unique fashion style. Do you have a signature color you like to wear? A fondness for Hawaiian shirts? Or perhaps you like wearing Converse sneakers with your dress pants.

Wearing something that can be a conversation starter will help you seem both approachable and unique. However, make sure that you **aren't** opening yourself up to be the butt of jokes or turning people off with something potentially offensive. Think of this as a chance to show a little flair, help you stand out from the crowd and put a smile on people's faces.

Related: [3 Conversation Starters to Convert Prospects Into Customers](#)

8. Wear your heart on your sleeve.

We all have thoughts, ideas, beliefs and goals. Be willing to share a bit of yourself -- who you are and what you believe in -- and others will naturally be curious and want to engage you. Have you lived an interesting life or are you passionate about a cause? People will find you more interesting and memorable if they know more about your experiences and what makes you tick.

This **doesn't** mean you should monopolize conversations. Be careful **not** to pontificate or lecture others on a cause or issue you care about. Simply embrace your passions and share them with others -- it may be a great way to engage in deeper conversations or friendly debates.

Related: [5 Ways You Benefit From Sharing Your Story Of Struggle](#)

9. Be open to learning.

As great as it is to share your life experiences, you should **remember** nobody likes a know-it-all. Always be open to hearing other people’s ideas and stories. [Share the stage](#) and resist the urge to always try and “one up” someone with your knowledge or expertise.

You can break down walls by hearing what someone else has to say. Chances are you **don’t** actually know everything and being open to hearing another point of view will shed light on something new.

Related: [Why You Should Strive to Be a Lifelong Learner](#)

10. Show you care.

Being genuine and showing empathy and kindness will never go out of style, and costs you absolutely nothing.

Show your gratitude to others by saying thank you and being grateful to those who help you. You can start building deeper connections with people simply by showing your human side.

If you are uplifting, **positive** and show common courtesy to those around you, you will begin building bonds that go beyond business. Never underestimate the power of real friendships.

<https://www.entrepreneur.com/article/292328>

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How to have **sex** with the same person for the rest of your life

In the first of Guardian Family’s ‘How to ...’ series, we look at ways to keep things exciting in the bedroom ([or at your partner’s place of work](#)).

1 Accept that having **sex** with the same person for the rest of your life – unless it’s yourself ([see later](#)) – is hard and, at times, boring. But **not** impossible.

The problem – actually, there are several and also lots of contradictions – is that the received wisdom has always been to spend more time with your partner to build something called “intimacy”, which will lead to The [Sex](#). Actually, this may be **wrong**.

2 Spending too much time with your partner may be the problem. Do romantic weekends make you feel really unromantic and panicked? Seeing someone all the time is **not sexy** after the first few months. It leads to something called habituation, which must be avoided at all costs if you want to continue having **sex** with your partner. Habituation is when you **stop** really seeing someone/thing because you see them all the time, i.e. taking someone for granted, which leads to **hating** their guts. In one survey, a common answer to the **question**, “When do you feel most attracted to your partner?” was “When they **weren’t** there.” This is because anticipation is a powerful aphrodisiac and distance lets erotic imagination back in, which leads to fantasy. Unfortunately, it’s often cruelly crushed when your partner comes back into view.

3 The major stumbling block to **sex** in a long-term relationship is that you’re after two opposing things: security, reliability – lovely anchoring things like that which make you feel safe – but you also want **fire**, passion, risk, danger, newness. The two camps are opposed. If you have one, you **can’t** have the other.

4 The answer is to try to get pockets of distance. Make sure you stay **true** to yourself. Do things for yourself and by yourself; socialize on your own sometimes. In [another survey](#), respondents said that they found their partners **sexiest** when the partners were in their element: the life and soul of the party, doing a job really well.

Being “other” to the person they knew as reliable and as their partner. Having **sex** at your partner’s place of work may be something to consider if you can avoid CCTV. You **don’t** want to watch yourself having **sex** with the same person over and over again on YouTube because you have become a meme.

5 All this said, you do need to spend some quality time together to keep the bonds going. Sharing good experiences is better than spending your money on stuff for each other. This is because memories of experiences shared become more golden with the passing of time, unlike mere things you get used to ([see habituation](#)). Also, you can only throw things at each other in an argument that leads to **sex** if you are in a film starring Sophia Loren. In real life, it leads to **hate** and mess.

6 Masturbation is basically having **sex** with the same person for all of your life, yet **no** one gets **sick** of that. Why? Because you are safe to go into your own private head-place, and the chances are that there is a real dissonance between the erotic you and the you in the real world. The erotic you has **no** place in your everyday life, the erotic you may **not** be very responsible ([responsibility kills sex drive](#)). The erotic you only have one goal. Orgasm. It **isn’t** the point, they always tell you that in **sex** columns, but it’s nice – otherwise, come on, what is the point of all that effort? It’s this distance that’s at the heart of keeping an erotic charge between you and your partner. Consider separate bedrooms.

7 Learn the difference between wanting someone and neediness. The first is **sexy**, the latter **isn’t**.

Looking after someone because you want to is different from one person being cast in the parenting role to the other, which **isn't sexy** at all and will lead to a lack of **sex** with your partner and, possibly, lots of **sex** with someone else who **doesn't** need looking after.

8 Don't expect your partner to be everything to you. There's an oft quoted phrase in relationship circles: "**don't** expect your partner to do the job a whole village once did." Also be realistic: two centuries ago you'd probably be **dead** by the age of 50, now marriages can last longer.

9 But! Take solace in the fact that older people do have more **sex**. Last year, [a study found that if you've been married to the same person for 65 years, you have more **sex** than you did at your 50th wedding anniversary.](#)

10 The secret of **sex** with the same person forever, says Esther Perel, the author of *Mating in Captivity*, is letting go of "the myth of spontaneity. Committed **sex** is willful, premeditated, focused and present". She also suggests good tools for talking with your partner (**or to find out things about yourself**), for **example**, start conversations with: "I shut myself off when ..." and "I turn myself on when ..."

<https://www.theguardian.com/lifeandstyle/2016/apr/16/have-sex-same-person-rest-life-keep-exciting-bedroom-work>

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When Is It Time to Walk Away?

Surefire Signs It's Time to Walk Away and End Your Relationship

Having experienced and recovered from toxic relationships, Dana writes relationship advice pieces to help others thrive and find happiness.

Relationships come with many ups, as well as a multitude of downs. One day you and your significant other could be in complete harmonic bliss, but on another day you could find that you are frustrated and irritated with one another. Relationships are a series of checks and balances, and everyone will experience some **bad** with the good.

In the throes of passion, it can be difficult to read the signs of whether or **not** your significant other is **truly** "the one" for you. It's natural to be in an argument and contemplate whether or **not** you're actually compatible with your significant other. Every successful relationship has faced challenges and has **questioned** whether or **not** the decision to stay together is right or **not**. But **no** one knows what the future holds, so we **can't** always be certain what the outcome of a relationship will **truly** be until we reach the end, whether that end is til **death** do us part or a deliberate separation.

At what point can we determine if a relationship should end? What must happen for a couple to realize that it's time to part ways? At what point can a couple recognize that love simply **isn't** enough?

There are surefire signs that a relationship is likely going to **fail**. If you're contemplating whether or **not** your relationship should continue or **not**, ask yourself if you've seen these signs pop up in the relationship. If you've seen these signs more often than **not**, it just may be time to walk away:

Your Friends and Family **Aren't** Fond of Your Significant Other

If a vast majority of your closest friends and family take issue with your significant other, it's likely that they are the **wrong** person for you. Friends and family know you the best, and someone compatible will receive the same adoration as you.

Your Significant Other has Threatened Your Relationship With Ultimatums

This is what I would consider the biggest **red** flag. Ultimatums are a way of gaining power over your significant other. When your significant other uses ultimatums, they stripe away your ability to make decisions and put all the power in their hands. It's **not** a healthy way of coping with a situation as it uses fear and manipulation to control the situation. Ultimately nothing gets resolved when someone uses an ultimatum, especially in instances where the relationship is being threatened.

If your significant other offers ultimatums rather than respecting you enough to work through an issue, take that as your cue that it's time to leave.

There's a Gap Between Your Ambitions

If you and your significant other have vastly different goals and ambitions in life, it's likely that this will cause tension in the relationship. Maybe one of you likes taking on challenges, expanding skills, and moving forward in a career while the other one **doesn't** have a meaningful career, **doesn't** care to aspire to much, and is generally lazier. At some point, this difference could make you have to choose between your ambitions or the relationship, which could stir up negative feelings.

One of You Puts More Work Into the Relationship

Relationships are constant work that require two people to put in equal efforts. If you feel you're putting more effort into the relationship than your significant other, this will throw everything off balance and things will start to unravel. If you feel that you're putting in more work into the relationship, maybe it's time to reevaluate.

Your Significant Other **Isn't** Appreciative of You

If your significant other is **not** appreciative of the things you do for them, it means that they've come to expect you to do things for them, they **don't** find meaning in your actions, or they are thankless. **No** matter what the reason is, if your significant other **doesn't** appreciate what you do for them now, they likely never will.

Feeling underappreciated will eventually cause tension in the relationship, so consider why they **aren't** appreciative of you and maybe take that as a hint to find someone who is.

Lies Have Been Introduced Into the Relationship

If there is one person you should be 100% honest with, that is your significant other. **Lying** to your significant other is a tell-tale sign that they are trying to hide something from you, and it's likely **not** good.

Lying breaks trust, which is one of the most important elements of a relationship. Once **lying** has been introduced into the relationship, it's very difficult bounce back, simply because you will spend a lot of time wondering what else your significant other is trying to hide from you. If **lies** pop up in your relationship, it may be time to turn around and walk away before the **lies** become deeper.

You and Your Significant Other Argue A Lot

Every couple will argue from time to time. However, if you find that you and your significant other are constantly in spats, that may be all the convincing you need to leave. Arguments arise when two people have different views or opinions on a matter. If you argue about things often, it means that you're **not** agreeing on many issues. If your arguments over the same issues continue, then you're **not** finding a solution or a compromise to the problem and nothing gets solved.

You **Don't** Argue Healthy

There is definitely a healthy and unhealthy way to argue. When you and your significant other argue in a healthy way, both of you are able to speak and you respect each other's point of views. When arguing healthy, you learn your significant other's perspective and you almost always find a resolution. In an unhealthy argument, opinions are one-sided, there is name calling, ultimatums are used, and emotions are irrational. If you find that your arguments lean towards the unhealthy side more often than **not**, it's a sure sign that your significant does **not** respect you or your feelings.

You **Worry** You're Going to Cheat

People in happy relationships **don't** have to mentally psych themselves up to **not** cheat on their significant other.

If you're out and you have to tell yourself that you **won't** cheat on your significant other, then you may have bigger problems in your relationship. Having the "wandering eye" means that there is a void in your current relationship, so it would be best to leave your relationship than find ways to make up for what is missing.

Your Significant Other **Doesn't** Want to Spend Time With Your Friends or Family

It's important that your significant other get to know your friends and family. Every person is a package deal, so when you enter into someone's life, you take it all.

If your significant other never wants to spend time with your friends and family, this is a **red** flag that you should reconsider your relationship. Now I **don't** mean your significant other should want to go catch drinks and a movie with your closest loved ones without you. But they should be able to attend gatherings and have an enjoyable time in the presence of your friends and family. Be wary of a significant other who will do anything to get out of attending a function because it means they likely take issue with those you care about the most. While it may be okay initially, it could escalate to a point where they start to make you choose between your loved ones and them, which is never okay.

Your Significant Other Makes Excuses

Honest actions never need to be explained or excused. If your significant other seems to always be full of excuses or needs to explain or defend everything they do, then it may be time to consider a separation. Excuses are usually a sign of **lying**, a sign that your significant other was doing something that they **shouldn't** have been doing, or a sign that they just **don't** have their life put together. **No** matter the reasoning, excuses are **not** a good sign and should be taken as a **red** flag that something is just **not** right.

Your Lives Revolve Around Your Significant Other

All relationships require compromises, especially with major lifestyle decisions such as where you live, how you spend holidays, or where each of you work.

However, if all the compromising leans in favor of your significant other, then something is just **not** right. If your significant other controls all, or most, of these major decisions, it could be a sign that they are controlling or manipulating the relationship. If all the big decisions seem to lean in their favor, all the time, it might be time to consider your relationship, especially if these decisions **don't** make you happy.

You and Your Significant Other **Don't Talk About Anything Meaningful**

To have a meaningful connection with your significant other, you need to talk and communicate. If you find that you and your significant other have nothing to say to each other, maybe it's time to leave the relationship. Unlike some issues, it's difficult to suddenly wake up and decide you suddenly have something to talk about. An issue like this will likely continue to grow rather than resolve.

You and Your Significant **Don't Spend Quality Time Together**

Spending quality time together allows relationships to grow and flourish. But spending quality time together takes time and effort.

Over time, as the initial excitement begins to fade away, setting aside quality time together requires more of a conscious effort than when you first began dating. This can be especially **true** for couples who live together because when you see a person every day, it becomes easy to forget to set aside quality time.

If you and your significant other **don't** spend quality time together, it may be a sign that things **aren't** headed in a good direction, especially if your significant other is resistant to making the time.

<https://pairedlife.com/problems/Surefire-Signs-Its-Time-to-End-Your-Relationship>

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The three obvious signs it's time to walk away from your relationship - and everyone else can see them but you

- According to one relationship expert, there's three obvious signs
 - She says many people around you spot the signs long before you do
 - They include **not** having meaningful conversations and **not** being their priority
- If you feel like you're stuck in a relationship rut and **can't** decide whether it's time to walk away, there are three tell-tale signs you can spot.

According to relationship expert Olga Levancuka, there are three factors in a relationship that prove it is time you should cut ties.

Olga also believes that in many cases, other people around you can see the signs long before you can. Here she shares the three signs to spot.

1. You're **not** their priority: Being someone's priority **isn't** necessarily all about spending every waking moment together. It's about playing an important role in each other's life and being truly connected.

If you feel that your partner **doesn't** consider you a priority and that you're **not** a real part of their world, it's time to let go.

2. You've grown apart: You constantly evolve and your priorities and goals change which means you may want different things from a relationship than you did when you got into it.

When was the last time you had a meaningful conversation with your partner and found you both wanted the same things in life? Staying in a relationship because you're used to it and it feels easy is more common than you might think but being in a happy relationship should be more than just inertia.

2. It's **not** a partnership: A happy relationship should be balanced with each partner supporting and being there for each other **no** matter what.

If your partner requires you to be there for them all the time when they need you but are never there when you need them, then you should probably start thinking about moving on.

You **don't** realize this may be happening until you find yourself reaching out for your friends instead of your partner during difficult times because you **don't** think your partner will care or be interested.

<https://www.dailymail.co.uk/femail/article-4397720/Three-signs-s-time-walk-away-relationship.html>

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“We are great **sexual** partners, but **not** good friends.”

Why Great **Sex** Is Never Enough

Great **sex** made Bryan Reeves overlook serious relationship issues in his last romance. The consequences were inevitable for him, but they're avoidable for you.

In my last significant relationship, the **sex** was consistently amazing. Most everything else consistently sucked.

I broiled in the **fire** of that bittersweet pleasure for five years.

It was the longest and most significant relationship of my life, and at 36 years old (**when it ended**), I was clearly still completely ignorant of how to make relationships work. But I sure knew how to make relationships hard work.

But the **sex** was exquisitely finger-licking delicious. Always. In five years, I believe we had fewer than five fingers worth of **bad sex** moments. And even those were still pretty damn good. I used to joke that the only reason we were together was clearly because our bodies wanted desperately to entangle with each other.

Otherwise, we got it all so **wrong**. Which brings me to the point:

Great **sex** is never enough.

I know that may already be crazy obvious to some people. But it **isn't** obvious to everyone all the time. It's certainly **not** obvious to the **sexually** - satisfied but relationally - exasperated soul, which is who I was during that relationship.

The **sex** was divine. The relationship was **hellish**.

I tried everything to make the love work: couple's therapy, self-help books, personal-growth workshops (**together and solo**), going to church and praying to whomever, running away, staying put, and plenty of other curious things I could figure to try.

Nothing worked.

Nothing worked because we **didn't** have all three of these "essential C's" for a successful intimate relationship:

1) Chemistry

Oh, we definitely had that one! At least **sexual** chemistry. Anytime. Anywhere. Any way. Our bodies just fit. Our pheromones did the work for us, flickering bright and brilliant between us like a Las Vegas light show! Chemistry was never a problem.

2) Compatibility

My partner and I were incompatible in some seriously fundamental ways. We had enough compatibility to be able to live in the same apartment, but it often seemed we **didn't** inhabit the same universe.

Here's a simple **example**. She was private and **hated** it when I shared openly with other people what I was struggling with, particularly if that sharing involved our relationship.

I was a budding young writer and life coach and sharing my struggles in service to learning and teaching was integral to my doing my best work. Looking back, I know I could **not** do the coaching work I love to do and succeed in today, or write the way I love to write, if I were still in that relationship.

There were many other ways we were deeply incompatible in how we wanted to live our everyday lives, and this became a source of endless frustration.

3) Communication

We also **didn't** communicate effectively or constructively. In my coaching work, I'm seeing many couples who struggle with communication. While modern culture is filled with messages that communication is the cornerstone of good relationships — reflective listening, non-violent communication, etc. — many of us still lack the skills to communicate well.

Further, most books and articles on functional communication fail to explore the differences in how masculine - oriented people and feminine - oriented people communicate. By masculine and feminine - oriented, I **don't** mean men and women in that order. Because there's lots of stuff on how communication polarizes by gender. I mean recognizing that a person's masculine or feminine energy does much to determine his or her communication style and listening skills, and the way that person frames issues when there is conflict. And this is tragic, because intimate relationships are essentially interactions between the different expressions of masculine and feminine being, which can coexist within the same person and which are independent of one's **sex** organs.

People who consistently express more masculine energy (**man or woman**) tend to communicate more at the level of thoughts and ideas. People who are more feminine - oriented in their expression (**man or woman**) tend to communicate at the level of feelings and emotions.

Ignorance of this dynamic caused great strain in my **hot - sex** relationship. I was always trying to meet her at the logical "level of complaint" while completely missing the emotional message that her words were often pointing at.

In other words, I was so intellectually focused on the details of her complaints that I failed to hear her yearning for emotional connection with me. And my blindness to that largely ruined us.

I also see in my relationship coaching practice that this same disconnect causes great strain for many. It's **not** something men are taught in our masculine - oriented culture, yet it sabotages us constantly.

Of course, many couples do have great communication skills that help them navigate through inevitable storms. The point is, good communication is essential for great relationships.

What happens when we **don't** have all three?

If you have chemistry and communication but **no** compatibility, you have a part - time lover, but **not** a sustainable relationship.

One of my recent clients was trying to make a relationship work with a woman who lives six time-zones away from him. He was in Wisconsin; she was in Italy. He would just be getting off work as she was going to bed. She literally lived in his future! That's pretty incompatible. But they pretended they had compatible lives, which is what we all do when we ignore fundamental lifestyle differences. The result was ongoing misunderstanding and aggravation.

If you have compatibility and communication but **no** chemistry, you have a friend, but **not** an intimate relationship.

Some couples can live quite happily without chemistry for years. As we age, anyway, chemistry can wane and become less important. You still need personality chemistry, of course. But for **sexual** chemistry, this combination works just fine for those **not** as interested in **sex**. However, if our **sexual fires** are alive and we engage in a relationship with **no** chemistry, even if we have great communication and compatibility, we may as well shove our burning loins into a freezer. You just gotta be careful those loins **don't** one day burn through that freezer and set your cozy life on **fire!**

If you have chemistry and compatibility but **no** communication, you have chaos.

My girlfriend and I fought constantly! We had enough compatibility that we could live in the same apartment, but we had dysfunctional and often destructive communication. So, we lived together and **sexed** together and fought incessantly together. Perhaps that's why the **sex** stayed so invigorating: there's nothing like the drama of **fearing** you'll never again have delicious **sex** with your fantasy partner only to make up and dive right back in!

Great **sexual** chemistry is often so overwhelming that it's easy to overlook compatibility issues or stressful patterns of communication. I did so to my inevitable detriment, but you and your partner **don't** have to.

Last thing: if you have chemistry, compatibility and communication? Just enjoy your awesome relationship!

<https://goodmenproject.com/featured-content/why-great-sex-is-never-enough-bnr/>

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Guest: **Mark Biltz**

March 10, 2019 => Why has Mark Biltz had so many attacks on his life? Threatened twice with a gun. Rescued from a pack of lions. Mark believes it's because he discovered keys to decoding the Antichrist. **28 ½ min**

https://sidroth.org/television/tv-archives/mark-biltz-2/?src=weeklybroadcastemail_040819&utm_campaign=weekly-broadcast&utm_medium=email&utm_source=luminate

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“We are profound friends, but **not** great **sexual** partners.”

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“Yeah. We are great friends, but **not** great **sexual** partners.”

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Women Get Friend - Zoned Too, The Difference Is Men Still Sleep With Us Anyway

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"Girls get friend-zoned too. [The] only difference is the guy will still sleep with you." That [tweet](#) hit a raw nerve last month.

But the claim, which racked up about 197,000 likes and over 41,000 retweets, flies in the face of all we've come to believe about the "friend zone" over the years.

Traditionally, in Hollywood rom coms, comedies, TV shows and memes, it's straight men who find themselves in the unenviable friend zone, having been rejected romantically by a woman who's either **not** attracted to him in that way or says she values their friendship too much to risk romance. The reality, though, is that friend - zoning happens to men and women seeking heterosexual relationships, and as the response to the aforementioned tweet suggests, it's happening a lot.

It's more common for men to describe themselves as being in the friend zone because of the (**outdated and not necessarily accurate**) assumption that "while women are selective, men are opportunistic when it comes to dating and relationships" and will always be up for **sex**, says [dating coach Hayley Quinn](#).

In a patriarchal Western culture that still values dominant masculinity, stories and recollections of heterosexual relationships tend to show men pursuing women and trying to renegotiate the relationship, rather than the other way around. Numerically then, men are vastly more likely to be friend - zoned in these accounts. But the reality is far closer to a 60/40 split, according to Relate counsellor Simone Bose.

"Most of my clients who friend - zone are women, but there are definitely men who do this too, perhaps 60/40 women to men in my experience in the counselling room. Men are potentially more focused on **sexual** or romantic love when embarking on relationships with women, whereas women can sometimes be more choosy about where they put their romantic attention and time," Bose theorises.

On the more controversial point about casual **sex** with a "friend", in Bose's counselling experience men and women do sometimes view it differently. "Some men do see **sex** as a way to feel emotionally closer to their partners. But it's women who express a need more often to have an emotional connection with a man and feel they can trust that person with their emotions. Men can compartmentalize and can see **sex** as more of an act of desire without emotion."

The men who sleep with women they've friend - zoned do it "without attachment, as they can enjoy the **sex** act without always getting emotionally attached," Bose says. "Although this is **not** black and white and men do often develop feelings, because **sexual** intimacy can make people feel closer to one another."

Candy, 25, is one woman who's found herself on the receiving end of a male friend - zoner. She's been unceremoniously dumped in the zone about 10 times and many of the men have slept with her regardless. Most recently, she dated and slept with a guy on and off for more than a year, only for nothing to materialize.

"Eventually he told me he was incredibly happy about what was going on between us – I honestly thought he was about to upgrade me to girlfriend status – but to my surprise, he said he wanted to keep our 'friendship' going and continue dating other girls. I **didn't** even know he was dating other people."

Another bruising experience was with a university crush, Candy adds.

"We became close and were doing things together and going on what I thought were dates, then one day he told me he'd finally got a girlfriend and that I should be happy because we're 'best friends'. What the fuck?" Reverse friend - zoning is a lot more common than most people would think, she believes, as men are often unaware they're doing it.

Jennifer*, 23, has been friend - zoned three times, most recently last month, by a man from a dating app whom she describes as having outdated, patriarchal values. Things were going well until she challenged his belief that women should always cook for men ([a quick reminder: it's 2018](#)). "I said if that was expected of me in a relationship then we'd have a problem. That might have made him change his opinion about me."

He signalled his change of heart by making a throwaway comment about a current friends - with-benefits arrangement he had going on. "If you're interested in someone for something more than friendship, why mention that? Maybe that was just his way of telling me nothing was going to happen without actually telling me." A few hours later, he walked Jennifer to her car and said, "We'll see each other... later." They **haven't** spoken since.

Jennifer believes friend - zoning happens to women more than people think, and that men with the upper hand are more likely to sleep with a woman regardless because, she attests, men are more likely to value looks and "to have casual **sex** given the opportunity".

The reason we're more likely to talk about friend - zoning from a male perspective, she thinks, is that "men joke about it among themselves and will continue trying [[to progress from the friend zone](#)], whereas for women it's a bit embarrassing to talk about." Instead, they get over it and move on in silence.

Hannah, 23, has been friend - zoned five times. "What normally happens is I make considerable effort either online or in person to flirt and whatnot, and they either want to just hook up or have nothing to do with me." Like the others, Hannah also maintains it's just as likely to happen to straight women as men in the context of heterosexual dating.

"The difference is that men will still sleep with the woman they've friend - zoned, and the term 'ghosting' encompasses this new territory. Women **don't** want to sleep with the men they've friend - zoned. We respect ourselves and the other person too much to opt for the instant gratification of **sex**. It's unbelievably manipulative of men to sleep with women they know they **don't** want a relationship with."

She ponders: "What I really want to know is how this translates and compares or contrasts to what people experience in the LGBT+ community."

Quinn believes friend - zoning is caused by poor communication, and that women are just as likely as men to find themselves on the receiving end if they "**don't** communicate their romantic intentions clearly".

"Whether you're a man or a woman, it's best to get clear on what you want and only participate in relationships – friendly or romantic – where you're on equal footing."

To anyone languishing in the friend zone right now, she recommends seeing it as a sign of your (**non-romantic**) worth, rather than a rejection. "It can be a sign that someone values you as a person, but just **isn't** able to give you the level of relationship you want."

Accept the cold, hard reality, too and **don't** maintain a friendship in the hope it'll turn into something more. "Think long and hard though about whether you're happy to keep the relationship at this level; and accept it for what it is," Quinn adds. "If your feelings have crossed a line, take responsibility to let this go." Yes, this is easier said than done when you've painted an idealized picture of someone and your future life together, but do your best Ariana and tell them: [Thank u, next.](#)

<https://www.refinery29.com/en-gb/men-friend-zone-women>

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11 Rules of Being Friends With Benefits

Kicking off a friends-with-benefits relationship can be a lot of liberating fun. After all, it's a [hookup](#) with **no** strings attached between two people who genuinely like and trust each other. But, of course, that **doesn't** necessarily mean it's uncomplicated.

It's hard to prescribe a clear - cut set of rules for being friends with benefits — every situation is different. But there is one thing these relationships all have in common: a need for some good old - fashioned communication. It's always a good idea to talk about what the expectations are — at some point! Maybe **not** in bed! — and even set a few guidelines about what's going to go down before things go down. That's a lot of frank talk before the fun stuff, but things can get a little knotty if both parties **aren't** on the same page. We asked the experts for their best advice for navigating a friends - with-benefits situation with minimal drama.

Be clear about what you're looking for.

"Whenever you're deciding the rules in a FWB relationship, it's best to be as transparent as possible, open to compromises, and never be judgmental or make the conversation one - sided," says relationship expert and host of the [Sex With Emily](#) podcast,

Emily Morse, Ph.D. "Have the conversation in a neutral environment and always come from a place of honesty and care."

Trying to keep things casual **doesn't** mean that you have to go full cool - girl and just go along with what your partner wants. Speak up for yourself and advocate for what you want too.

Don't expect it to turn into a relationship.

Be sure you're cool with this being exactly what it is and nothing more. "It is important to be aware of one's own true intentions and feelings when entering into an arrangement like this," says Dawn Michael, Ph.D., a [relationship expert](#).

Check in intermittently with how you're feeling.

"Let your friend with benefits know that you want to make sure you both are on the same page," says Morse. It's an important step in making sure you're **not** hurting each other's feelings down the line.

"If at some point you're enjoying yourself too much and want to spend more time with your FWB, then it may be time to reevaluate the situation," adds relationship coach Ellin Bolin. "If you're getting too attached, then it's time to have a discussion."

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And try to get a read on your partner's feelings too.

“These types of conversations — ‘Hey, just want to check in with you about how things are going between us’ — can really help prevent future meltdowns and will also strengthen the friendship, the trust, and the vulnerability with each other,” says **sex** and intimacy coach [Xanet Paillet](#).

“Plus, it’ll keep one person from reading into the relationship more than the other,” **Morse adds**. “If emotions evolve for one or both of you, have the conversation again and reevaluate your FWB relationship.”

Since an FWB relationship can change faster than you can say, ‘I met someone else,’ you want to make sure you check in with each other as often as needed to avoid misunderstandings.”

Talk about how you’re going to talk about it.

Be sure to lay out your PR strategy, especially if you’re part of the same group of friends. Are you keeping it under wraps? Are you going to be open about it the next time you’re all out at the bar and the two of you duck off into the night together? This is **not** the thing to be caught off guard about.

Lay down some ground rules.

Will either of you be sleeping over? Booty calls — yeah or nah? Is grabbing breakfast in the morning from your fridge weird? All of these things' cross different boundaries for different FWB situations, so figure it out ahead of time, or **don't** be afraid to gently nip it in the bud early on.

Know where to draw the line.

Even if these are the best orgasms you've ever had, this **isn't** the same as having a romantic partner — that means standard pillow talk and hanging out one – on - one outside of the **sex** sash is sometimes off the table. “Communication is about the wheres and whens of hooking up,” says relationship therapist Rhonda Milrad. “You are **not** building an intimate relationship, but rather just having fun and enjoying one another physically.”

Acknowledge your own comfort zone.

Just because you're keeping it casual **doesn't** mean you have to be complacent when it comes to **red** lines and consent: “Know your limits,” advises Jeannie Assimos, chief of advice at eHarmony. The more up front you are about them, the better — but **don't** hesitate to speak up at any point.

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Be sure you're using protection.

Depending on the expectations you've set, either of you might be hooking up with multiple people. And that's great! Just be sure you're being safe. If it's a heterosexual relationship, it's probably good to let your partner know what kind of birth control you're using. For any type of ongoing nonexclusive hookup, make sure you discuss how often you each plan to get tested for STDs and STIs.

"While there are plenty of casual relationships, according to the [Skyn Condoms Millennial Sex Survey](#), only 6 percent of millennials reported being in a causal relationship with only one partner," says Morse. "So, if you're in more than one, you definitely need to let your new FWB know, and, of course, use condoms every single time.

Talk about how it's going to end.

Assuming you're **not sexing** off into the sunset together, it's way better to talk about the end before it happens, says relationship expert Wendi Dumbroff. What if they meet someone they want to be exclusive with? What if you do? And what happens if someone decides they're just **not** into it anymore? It might be hard to visualize the end of something, but it'll potentially save a lot of heartache to acknowledge that it might **not** last forever early on. Let them know you plan to talk about it if you meet someone else, and that they should feel free to do the same. That way, you run less of a risk of tanking the friendship when you **stop** boning.

And, of course, make sure it's fun.

For all the horrors of the current sociopolitical situation, one blessing is that we can have **sex** with whomever we want, whenever we want, should the circumstances permit — and that **doesn't** have to be someone we're in a long - term, committed relationship with. **Sex** can be a great way to destress, has [more than a few](#) amazing health and beauty benefits, and is a **hell** of a lot of fun. And the minute your friends - with-benefit situation **stops** being fun? Call it off. That, after all, is the **true** beauty of the casual arrangement.

<https://www.glamour.com/gallery/10-rules-of-being-friends-with-benefits>

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Why Friends With Benefits Are the Most Sustainable Relationships

In a few days, I'm going to Cuba on vacation with a guy I've been sleeping with for eight years, but whom I've never once called my boyfriend.

We live on different continents, but inevitably, a few times a year, we find each other somewhere in the world, have a few days of romance, and then go our separate ways. This arrangement would generally be called a friend with benefits, or a fuck buddy, or a romantic friendship, or perhaps even a relationship — with “no strings attached.” But let’s be real: There are always strings, **aren’t** there?

It was while planning this vacation that it hit me: The two longest relationships of my life have both been with men who I was never officially dating. Boyfriends and girlfriends have come and gone, but my friends with benefits have stood the test of time. I mean, eight years. That’s longer than I predict my first marriage will last. And while I **can’t** imagine being with my Cuba date “for real” — I mean, he’s a low-key homeless anarchist who once took me on date to his **Sex** and Love Addicts Anonymous meeting; there are **red** flags — I still value our relationship immensely. And he actually knows me better than a lot of my partners ever did. So, what is it about the friends with benefits dynamic that is more sustainable, and often more transparent, than an actual relationship?

People are skeptical of fuck buddies. They’re like: How can you have **sex** with the same person, again and again, without falling in love? Or at least, without getting super - jealous and Fatal Attraction – esque? Some assume that one of the “buddies” is always being strung along, secretly hoping that the fucking leads to something more serious. Others dismiss fuck - buddy dynamics as just being compulsive **sex** that’s devoid of emotion. But why do things have to be so black and white? Surely it’s possible to find a middle ground between eternal love and zombie - fucking a stranger: a place where you can care about someone, have good **sex**, and yet **not** want to literally implode at the thought of them sleeping with someone else. Right?

Case in point: The most significant romantic friendship of my life was with an ex-editor of mine, whom I’ll call Malcolm. We started “a thing” five years ago and have yet to end it. When I met him, he was 45 and charmingly grumpy, and he would always tell me: “**Sex** is so perfect. Why destroy it with a relationship?” I’d go over to his apartment for a couple hours in the afternoons, we’d have **sex** (**soberly, which meant I could actually cum**), and then afterward we’d drink tea and complain about stuff. It was the best.

There were times when we saw each other frequently, and other times when things dropped off for a while, usually because one of us had a partner. And sure, when he would get a girlfriend I would be a little bummed out — I’m (**unfortunately**) **not** a sociopath — but it **didn’t** cause me to spiral into an emotional cyclone the way I would have if I’d been cheated on by a boyfriend. After all, disappointment comes from expectation.

Over time, Malcolm and I became really close. It felt like we had entered this secretive bubble of transparency — we were emotionally intimate, yet free of the burden of jealousy and ownership. We could spill our guts to each other because we **didn’t** have anything to lose. I told Malcolm about my previous relationships, my fantasies, my heartbreak.

Once, he told me this long, complicated story about an affair he had with his cousin, adding, “That’s **not** something I tell most people.” Probably wise on his part, but I loved that story, as problematic as it may be, because I loved knowing something about him that **no** one else did. Sometimes it feels like we are more honest with our friends with benefits than we are with our partners.

This paradox always makes me think of that *Mad Men* episode when Betty seduced Don at their kid’s summer camp, well after they had both remarried. Afterward, when they’re lying in bed together, Betty says of Don’s new wife, “That poor girl. She **doesn’t** know that loving you is the **worst** way to get to you.” Harsh. But sometimes, romantic friendships can offer a type of intimacy that committed relationships **can’t**.

I was curious to know if Malcolm felt the same way I did about all of this, so last week (for strictly journalistic purposes), I paid him a visit. “Having a friend with benefits is great because it’s just — it’s just less annoying,” he said, smoking a cigar and dressed in an inexplicable beige silk onesie. “It’s more of a low - intensity intimacy. It’s **not** encumbered by obligations, which just lead to resentment.”

He then gave me that look — the one that means he’s about to admit to something despicable and blame it on humanity. “We are all selfish — we all live in this Ayn Rand – ish self - centered world, whether we like it or **not**,” he said. “When you’re in a friends, with benefits situation, you **don’t** have to go to the other person’s awful friend’s birthday party. But if you behave like that within a conventional relationship, it causes problems.

“With [FWB] there’s **no** illusion about the carnal aspect,” he went on, “so you can be really literal about it: You are two people who like and respect each other — and you like to fuck. There’s beauty and freedom in that honestly. And you can be playful.

You can have your **sex** - power persona, or you can play the super-misogynist pig, or the bimbo, and it’s okay, because you’re **not** being judged. But if you change that dynamic into being a real relationship, then those games might **not** seem so **sexy** anymore.”

In other words, your fuck buddy gets all the good stuff about being in a relationship — the wild **sex**, the cuddles, the juicy dark secrets — minus all of the boring, would – rather - **die** activities that go hand in hand with commitment, like having to help assemble your boyfriend’s IKEA bed, or having to watch your girlfriend stab at the ingrown hairs on her bikini line while she watches the Kardashians. (That’s me — I’m the girlfriend who does that.)

Essentially, you’re taking a relationship and removing the creepy ownership of another human being, which leaves more room for hedonism and **sexual** exploration. Like, who do you want to bring to the **sex** party — your boyfriend or your fuck buddy? It’s a **no** - brainer. I’ve done so many things with fuck buddies that I never would have tried with partners, because I was too much of a jealous monster.

(Like once I let Malcolm tie me to a dresser while I watched him have sex with my best friend. Unsurprisingly, it was literally awful, but now at least I can say I've done it?)

One of the most masterful fuck friends I know is my friend Casey, a 26 – year - old Ph.D. candidate in English, who until recently had a FWB for 12 years. It started when she was 13, with a boy whose family spent every summer in the same beach town as she did. (Cute alert.)

Over martinis at Cafe Mogador, Casey told me, “When I’m dating someone, my immediate impulse is to be like, ‘Let’s lock shit down! My anxiety will decrease if I know you want to marry me in six years from now!’ Which is crazy and **not hot** or sustainable. But my longer romantic friendships have been a safe space. They’ve helped me figure out how to relate to someone romantically without the immediate trigger of, Where is this going?” In other words, having a fuck buddy is a great exercise in non - possessiveness.

“The thought of my boyfriend fucking someone else makes me want to wear his skin like a goddamned wetsuit,” she said, eyes bulging. “But with my fuck buddies it’s been like, ‘Oh, my God, tell me more.’ There’s almost a level of titillation to **sex** stories when it’s somebody who’s **not** your boyfriend. But why is that? I wish I knew, so I could bottle it and never be possessive ever again.”

For all the benefits of fuck friendery, it’s still possible for this dynamic to screw with your emotions. “At different points in our relationship,” Casey recalled, “it was hard to respect the line between friendship and flirting when he started dating someone, because I’d known him more intimately than his new partner. It’s like my morals were thrown out the window, and I felt this gross egotistical sense that I should come first, because I’ve been around longer, like, ‘Girlfriends come and go, but I’m forever.’”

Sometimes it’s hard to accept that these dynamics usually have an expiration date, which tends to be when one person gets into a committed relationship. And unfortunately, **not** only do you lose the benefits, but you sometimes lose the friend, too.

We are taught that all relationships that **don’t** end up in marriage are failures (**because, ya know, hetero-normativity and patriarchal narratives or whatever**). But subscribing to that belief ignores the fact that romantic friendships can be extremely fulfilling, enlightening, and straight-up fun. Of course, I’m **not** dismissing the benefits of committed, long - term, loving relationships. But both dynamics are valuable in their own right. And perhaps the reason romantic friendships are often so sustainable is they lack the soul - baring vulnerability and intense emotional investment.

Maybe the coolest thing about the fuck-buddy economy is that it allows women to actually enjoy **sex** in a casual way, without having to enter an old - fashioned ownership contract. It celebrates female **sexual** autonomy.

It's a chance to explore ourselves and other people. And in the interim, we can discover who we are and what we like, instead of committing to a pseudo-marriage we **aren't** ready for.

<https://www.vogue.com/article/friends-with-benefits-relationship-advice-sleeping-together>

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How to talk about your **sex** life with your friends

Talking about **sex** with friends is a double - edged sword. On the one hand, being able to be open and honest about **sex** is critical to developing a healthy relationship with your **sexuality**. And sometimes you just need advice from your friends. On the other hand, your **sex** life is usually something you have in common with a partner a, and they **don't** get a say in what you reveal to your pals. When you think about one of your partners sharing information about you it makes you think twice about divulging all the juicy details to your friends, right?

Here are some etiquette guidelines for talking about **sex** with your friends.

Talk About Yourself All You Want

Feel free to share anything that relates only to your relationship with your body or your **sexuality**. For **example**, telling your friends you're having a hard time orgasming, or you're struggling to keep an erection, or are curious about an exhibitionistic fantasy — all fair game.

Talking about your own **sexuality** (**while keeping your partner's privacy in mind**) with your friends will help you forge a stronger relationship with your own body, needs, and desires, and will probably help your friends examine their own **sexuality** too.

Remember the Golden Rule

Of course, it gets more complicated when you want to talk to your friends about something relating to your partner. I'm going to get into specifics about what information should and **shouldn't** be shared, but the Golden Rule can be remarkably effective in helping you make your own decisions. Just ask yourself, "Would I feel comfortable if my partner shared this information about me with their friends?" If the answer is yes, go ahead. If it's **no**, it's probably best kept private.

Be Clear on Your Motivations

Why you want to share something with your friends matters, too, especially when it comes to sharing personal information about your partner. If you're genuinely struggling with something and in need of advice, it's understandable that you'd want to talk to one or two of your most trusted friends about it. If you just want to vent about your frustrations, you should think twice about how much to share. It's **not** fair to your partner's privacy.

If you want to share something simply because it's scandalous or unusual, keep your mouth shut.

A few months ago, I was at a large dinner party where a guest I had just met loudly and boisterously talked about having **sex** with someone with a micropenis. This person's friends goaded them into telling "the story," so it was obvious that this was a tale that was repeated often, and for entertainment. Sharing intimate details in these types of situations is just cruel and unnecessary. **Remember**, there are real, living, breathing, human beings attached to the other end of these stories.

Keep Your Partner's Body Off Limits

A good rule of thumb is to **not** divulge any intimate details about the parts of your partner's body that are typically covered by a swimsuit. We're talking things like penis shape and size, inverted nipples, pubic hair style, labia color or length, or genital odor. Keep that information private.

This is especially important for bodies that **don't** fit stereotypical "norms", like micropenises, enlarged clitorises, or enlarged breasts in men. If your partner is intersex or trans, but **not** publicly open about it, absolutely do **not** share that information with other people.

Performance Issues Should Be Private

Performance issues related to your partner's body should also be kept under wraps. **Examples** include:

- If your partner struggles to get or maintain an erection
- If your partner **can't** orgasm, or takes a really long time to orgasm
- If your partner orgasms too quickly
- If your partner **isn't** good in bed

This is very personal stuff that most of us **don't** want other people to know. (If you're in a situation where you need advice about how to manage your partner's performance issues, and other questions, I address that later.)

Be Cautious With Another Person's **Sexual** Desires

If your partner seems at all hesitant about sharing a fantasy with you, it's probably best to keep it private.

Share the Compliments

Anything complimentary is usually fine to share. Does your partner have amazing oral technique? Are they creative with **sex** positions? Share away!

If it's a compliment related to the aforementioned body stuff, try to take the feelings of your partner into consideration.

If they're a very private or conservative person, they probably **don't** want all your friends knowing that they have the perfect penis or the most glorious vagina. If they're more open, those kinds of compliments may be OK to share. Just try **not** to go into too much detail. It's a compliment to share that your partner has a great ass, but it's weird to get into details about the color of their anus and tightness of their rectum.

Ask for Advice in a General Way

If you want to ask your friends for advice about your **sex** life, try to keep it general. Focus on your response to the issue and try **not** to share too many personal details about your partner. For **example**, let's say your partner **isn't** very good at giving you a hand job, and that tends to be your preferred way of having an orgasm. Rather than divulging that your partner **doesn't** know what the **hell** they're doing, you ask or say something general, like, "How do you show your partner what you like?" or, "When your partner is giving you feedback, what's the most useful way for them to share it with you?"

Sometimes you can even pretend that you're talking about hypothetical situations. Let's say your partner shared that they have a threesome fantasy, and you're **not** sure what to do. You can tell a friend you stumbled across an article about threesomes, or have another friend who just had one, and open up a conversation that way.

If your friend pries for details, you can always be clear and say, "I **don't** want to share anything too personal about Steve. It's **not** my place to share."

Leave the Ultra-Private Stuff to a Professional

I'm obviously biased here since I'm a **sex** therapist, but if you're having a serious issue with your partner, I think it's best to talk to a professional about it. Your friends, unless they're very wise and deeply private, probably **aren't** going to be able to give you the most helpful advice about how you can help your partner overcome their early ejaculation issues. You might feel better venting about your **sexual** frustration for a few minutes, but any benefits will probably be outweighed by the guilt of sharing something so personal

about your partner. If you want your **sex** life to change, see someone who is actually trained to help you do so.

<https://lifehacker.com/how-to-talk-about-your-sex-life-with-your-friends-1797860740>

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YOU have any **questions** on: **FEMINISM?**

THE 7 MOST GOOGLED QUESTIONS ABOUT FEMINISM (AND HOW FEMINISTS ANSWER THEM)

2 January 2018

While the historic [Women’s Marches](#) highlight a growing sense of urgency to fight for gender equality, it’s **not** surprising that feminism has remained in the spotlight. And yet, even in 2018, there are basic questions about feminism that continue to confound people. **Questions** that are surprisingly quaint, awkward or — in some cases — knowingly facetious, so people end up Googling them.

But why ask the internet when you can ask real-life feminists? Here, we’ve rounded up some of the most - Googled myths about feminism and put them to some of our favourite feminist writers and thinkers. After all, who better to answer those burning **questions** than women who deal with them in their everyday lives?

Why are feminists so angry?

Clementine Ford, Author of *Fight Like A Girl*, Daily Life columnist:

The trope of the angry feminist has proved a useful bogey monster for those invested in keeping women in a state of inequality. Women’s anger is pathologised as hysterical, irrational, illogical — we’re supposed to be Cool Girls, laughing along at our inherent weakness and maintaining the bonds of male power. But anger is not only a strength in women, it’s also a legitimate response to the oppression we’ve been subjected to for millennia.

If women are angry, it’s because we have good reason to be — we’re subjected to significant levels of violence – **sexual**, family, maternal, reproductive – and workplace and labour inequalities. The real mystery is how we’ve managed to **stop** ourselves being consumed by this justifiable rage and instead have found ways to temper it — with love, kindness, and the continued embrace of men who may **not** be perpetrating this violence against us, but are certainly beneficiaries of the inequality it maintains. I always say that women have every reason to be angry. If you’re **not** angry, you’re **not** paying attention.

Do feminists **hate** men?

Natalie Kon-Yu, Creative writer, editor and academic:

The idea of the man - **hating** feminist is one of the most dangerous myths about feminism. What feminists actually **hate** are the systems of oppression which allow inequality to flourish. In fact, men are arguably oppressed by these same systems, too.

The idea that men are strong and women are weak, for **example**, allows **no** wriggle room for either gender. It's a rigid box that traps both and **doesn't** allow for factors such as race, class, sexuality, sexual identity and levels of ability.

It's also a profoundly stupid thing to say, as though humans are fixed into one category and women and men must always be oppositional. We're so much more complex than that.

Why do feminists **not** shave?

Natalie Reilly, Daily Life Columnist and Beauty Editor:

The simplest answer as to why feminists might **not** shave under their arms or legs (**or bikini lines or face**) is because men **don't** have to. Nobody recoils if they see a man with hairy legs. And if men **don't** have to, why should we? Social conditioning — via advertising — has led us to believe we'll feel better with hairless skin. (**Words like 'silky' and 'soft' are used ad nauseum.**) But it's also an accepted fact that, especially in the cooler months, hair removal is **not** a woman's highest priority.

And yet, I still choose to remove hair from my body. My rationale is that the feminism I subscribe to is **not** a fundamentalist one. In other words, I **don't** believe hairless legs make me less of a feminist.

I see it as a minor issue in a world where women are still struggling to obtain basic healthcare, education and freedom from violence, **rape** and even death.

I believe in equality, and as more men come under societal pressure to remove hair from their chests, their backs and even their bikini lines, I feel like hey, it's almost within our grasp, so why **stop** now?

Does a feminist have to be female?

Amy Middleton, Publisher of Archer Magazine:

To me, feminism means acknowledging that the power structures associated with patriarchy fall somewhere between unfair and unbearable for most people. This essential feminist belief can be held by anyone, regardless of gender.

Importantly, though, those who identify as female, femme, [transgender](#) or non-binary, along with anyone else who **doesn't** directly benefit from patriarchy, need more space, more volume, and more decision-making power.

The greatest feminists are those who use their privilege to create platforms for those who are less heard. In other words, the people in power who know when to shut the **hell** up and listen to those who are being oppressed.

Do feminists get married?

Maeve Marsden, Writer, Producer and Artistic Director of *Lady Sings It Better*:

The issue here **isn't** whether feminists get married — obviously they do — or if marriage itself is a feminist act. There's **no doubt** the institution of marriage has historically been tied to the subjugation of women and much of that history is still embedded in the traditions we uphold today.

I'm always flummoxed when I see women take their husband's name, vow to honour and obey them, get "given away" by their fathers... All of these traditions are in contradiction with what I consider to be feminism.

What does a feminist believe in?

Mehreen Faruqi, Greens NSW MP:

Being a feminist is **not** a theoretical concept for me, but something that is relevant every single day of my life. In my workplace — the Upper House of NSW Parliament — women currently make up only 9* out of 42 members and that's a gender imbalance we should all be very uncomfortable with.

I also find myself at the intricate crossroads of being Muslim, migrant and a woman of color. Facing this 'triple whammy' has been liberating and empowering, in a personal and professional capacity. For me, it's been about embracing a broad, diverse and inclusive feminism based on the realisation that the crossover of gender, race, class and culture particularly affects marginalised groups of women.

The challenging and furiously frustrating **truth** is that our pace towards equality of opportunity and outcomes for all women has been slow and is getting slower. That is why we must see through the façade that all is well and continue to be unapologetically feminist.

Will feminism hurt your career?

Tracey Spicer, Journalist, Broadcaster and Author of *The Good Girl Stripped Bare*:

Of course, feminism will hurt your career! Fighting for women's rights will do absolutely nothing to end the gender pay gap, combat **sexual** harassment in the workplace, or pave the way for more women in leadership. In fact, if we become pregnant, we should quit our jobs immediately to make way for a real worker — preferably a man. We're better off just giving up, popping on an apron, kicking off our shoes, and fixing the hubby a nice gin and tonic after a hard day at the office. That's what I did when I was 'boned' after spitting out a couple of sprogs. I finally realised feminism was a nasty F-word and decided to become an ally of the patriarchy.*

*Actually, this is bulls—t. I took action against the bastards and it was the best thing I ever did. They certainly thought twice before 'boning' another mother in the workplace, as I outline in my book. And — incredibly — my career continues to flourish. Thank you, feminism!

<https://www.amnesty.org.au/7-googled-questions-feminism-answered-feminists/>

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YOU have any **questions** on: **MARRIAGE LAWS?**

Questions about Marriage

[What does the Bible say about marriage?](#)

[What is the definition of marriage?](#)

[What does the Bible say about interracial marriage?](#)

[Is it right for a Christian to date or marry a non-Christian?](#)

[Does a wife have to submit to her husband?](#)

[What does it mean that husbands are to love their wives?](#)

[What is/isn't a Christian married couple allowed to do, sexually?](#)

[How often should a married couple have **sex**?](#)

[What does the Bible say about **divorce** and remarriage?](#)

[I am divorced. Can I remarry?](#)

[When is the right time for marriage?](#)

[What does the Bible say about engagement?](#)

Why did God allow polygamy in the Bible?

What constitutes marriage according to the Bible?

If a person **divorces** and remarries, is it always going to be adulterous?

Where should we, as Christians, stand on gay marriage?

Is abuse an acceptable reason for **divorce**?

What does the Bible say about prenuptial agreements?

What does it mean to be one flesh in a marriage?

How can I restore my marriage?

Is it **wrong** for a married couple to have **sex** just for pleasure?

What does the Bible say about remarriage after the **death** of your spouse?

Does marriage hinder your relationship with God?

What should be the response of a Christian whose spouse has had an affair?

What does the Bible say about a trial separation in a marriage?

Should a married person have a close friend of the opposite **sex**?

Can a couple who has gotten **divorced** get remarried?

Will there be marriage in heaven?

What should a Christian do if he or she is married to an unbeliever?

Do I have to confess my **adultery** to my spouse?

What should be the Christian view of romance?

Making marriage last - what is the key?

What does the Bible say about the concept of a common law marriage?

What does it mean to leave and cleave?

Does the Bible support the Catholic practice of a marriage annulment?

Is it acceptable to God for a husband and wife to have **sex** while the wife is menstruating / having her period?

Is it **wrong** for a Christian husband and wife to attend separate churches?

How should a Christian spouse handle an **adulterous** affair that has resulted in a child?

What should be done if a husband and wife disagree on tithing / how much to give?

What are biblical grounds for **divorce**?

What does the Bible say about remarriage if a **divorce** occurred before salvation?

Can/should a Christian who is a virgin marry someone who is **not** a virgin?

Why is premarital counseling important?

What is the exception clause?

Is it a **sin** to have a **sexual** fetish?

Is the idea of a **spiritual** marriage biblical?

Is it **wrong** for a husband and wife to have separate bank accounts?

What does the Bible say about handling money in a marriage?

What does the Bible say about an unhappy marriage?

How does one handle conflict in a marriage (or any relationship for that matter)?

I am in the process of getting a **divorce**. Can I start dating, or do I have to wait until the **divorce** is final?

How should a Christian wedding be different from a non-Christian wedding?

What should be different about a Christian marriage?

How can married Christians avoid emotional affairs?

Does the Bible advocate arranged marriages?

What is a covenant marriage?

What does it mean to be unequally yoked?

What is the purpose of marriage?

What sort of things should be in Christian wedding/marriage vows?

Should married Christians wear wedding rings?

What does the Bible say about oral **sex**?

What does the Bible say about **BDSM**?

Why is **sexual** temptation a bigger problem for men than for women?

Does the Bible say that abandonment is a valid reason for **divorce** and remarriage?

Why is marital **infidelity** so destructive?

If a man has multiple wives and becomes a Christian, what is he supposed to do?

Did women in the Bible have a choice about whom they married?

Why did God allow Solomon to have 1,000 wives and concubines?

What was the purpose of a dowry (Genesis 31:15)?

What was betrothal in biblical times?

What does the Bible say about being a Christian husband?

Why does God **hate divorce**?

What are the biblical solutions for solving marriage problems?

Why are Christians opposed to marriage equality?

What is a concubine? Why did God allow men to have concubines in the Bible?

Why should I get married?

Is it allowable for a Christian to have a life partner without a civil marriage?

When should a Christian couple seek marriage counseling?

What does it mean to be a godly wife?

[What does it mean to be a godly husband?](#)

[What does the Bible say about being a Christian wife?](#)

[What does the Bible say about an open marriage? Does the Bible address polyamory/swinging?](#)

[What does the Bible say about spousal/marital **rape**?](#)

[Should I tell my spouse about my pornography addiction?](#)

[What should be a Christian's response to a lack of **sex** in marriage?](#)

[What does the Bible say about a wife changing her last name at marriage?](#)

[What does it mean that a wife is supposed to be a helpmeet / help meet?](#)

[Is the **divorce** rate among Christians truly the same as among non-Christians?](#)

[If marriage is so difficult, why should I even consider it?](#)

[Is it possible to marry the **wrong** person?](#)

[Does the Bible say anything about making a second marriage a success?](#)

[Does the Bible say what is the proper age for marriage?](#)

[What does “what God has joined together, let **no** one separate” mean?](#)

[What biblical principles should be applied to a Christian marriage ceremony?](#)

[Is it a **sin** to elope? What does the Bible say about eloping?](#)

[What were common marriage customs in Bible times?](#)

[Can a Christian woman wear **sexually** provocative lingerie for her husband?](#)

[What does it mean that the marriage bed is undefiled \(Hebrews 13:4\)?](#)

https://www.gotquestions.org/questions_marriage.html

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YOU have any questions on: SHARING of DEBT?

5 Debt Questions You're Afraid To Ask

You learn a lot in high school that you will most likely never use. Trigonometry is only useful if you're an engineer. Diagramming a sentence is the duty of an English teacher. The Periodic Table is for scientists! While there's obviously "room" for these skills in other professions, you get the idea. With all the time that these kinds of subjects take up, there's limited time left for your teachers to teach you things that everyone needs to know. One of the subjects often woefully neglected in school is financial literacy.

With all the time that these kinds of subjects take up, there's limited time left for your teachers to teach you things that everyone needs to know. One of the subjects often woefully neglected in school is financial literacy.

Financial literacy means understanding the basics of saving, spending, taxing and (last but not least) debt. Pretty much everyone except for the extremely wealthy and the extremely frugal will need to borrow money at some point in their lives, so understanding the risks and rewards of debt is vital for achieving long - term financial success. Unless you seek out that information yourself, though, chances are that you **don't** know as much as you should about debt management.

That's understandable. You're reading this article, so we'll assume that you're ready and willing to educate yourself.

While debt is a deep and wide - ranging topic, we'll start **simple**. Here are five of the most common questions that many people are too afraid to ask.

1. Does debt expire? If you **haven't** paid the debt in a long time, will it go away?

If you fail to pay your debts and fall behind, you can be certain of hounding by collection agencies trying to get you to pay. These calls and letters can be miserable torture, and it will probably seem like they're going to go on forever if you **don't** do something.

We have good news, though: they **can't**. Debt "expires," just like anything else.

You've probably heard the term "statute of limitations" before. The statute of limitations is a legal time limit that states how long a debt collector or creditor can continue to pursue repayment for outstanding debts. If your debt has passed the statute of limitations, then it is **no** longer legally enforceable.

Each state has different laws concerning the statute of limitations on debt, but you'll be pleased to know that, in the grand scheme of things, it's **not** that long.

In some states, the statute of limitations can be as short as three years, while in others it can be up to six. With debt collectors harassing you, that's going to seem like an eternity, but it really **isn't** that long in the end.

The clock starts ticking on the statute of limitations on the last day of activity on your account. This day is **not** necessarily the date of your last payment. It should be on your credit report. If you're trying to figure out when the statute of limitations on your debt runs out, find this date and start counting based on your state's laws.

The statute of limitations on your debt can be your best friend if your debt collectors are still calling. Many collectors will continue to harass you even after the deadline passes, relying on the fact that most people **aren't** aware that such a statute exists. They might even introduce lawsuits trying to bully you into paying up. In these cases, you can refer to the statute of limitations in your state as proof that they should back off.

We definitely **don't** recommend that you **stop** paying your debt in an attempt to wait it out, but if you plan to try to lean on the statute of limitations, there are a few warnings you should heed.

First, know that any account activity will restart the statute's clock from zero. If you make the promise of a payment or make a charge on the account, you'll be back to square one.

Second, know that the statute **doesn't** make the debt disappear. It just prevents collectors from winning a judgment against you in court, keeping them from pursuing the debt further.

Third and finally, know that the statute of limitations is **not** the same thing as the credit - reporting time limit, which is usually longer. Even after the statute of limitations runs out, the unpaid debt will likely continue to wreak havoc on your credit score.

Read more [about expiring debt here!](#)

2. When you **die**, what happens to your debt? Does it disappear or does someone else have to pay it?

There's an old cliché: "You **can't** take it with you," with "it" being your money. That phrase could just as easily apply to debt: when you **die**, your debt **doesn't die** with you.

Your debt falls on your estate when you pass away. One of the major reasons people take out large life insurance policies, in fact, is to ensure that their estate will be able to discharge their debts when they **die**.

The executor of your estate handles the repayment process, cashing in your insurance, selling off assets, and sending out checks to your creditors until your debt is no more.

Generally, if your estate runs out of money before paying your debts, your creditors just have to eat the debt. Some forms of debt, though, can transfer to other people even after you **die**.

Mortgages and home equity loans, for instance, can pass on to whoever inherits your home. Generally, lenders will work with the heir to arrange a taking over of payments, although lenders can force the heir to pay off the entire loan balance at once.

Credit cards are bit more of a gray area. Joint account holders will be responsible for any unpaid bills, and spouses in community property states will end up responsible for any debts run up while married. Otherwise, credit card companies will attempt to get payment from the estate and then drop the issue.

Student loans can be even murkier. The estate will likely repay private student loan debts, as much as possible, but federal student loans discharge in the event of **death**. Federal PLUS loans discharge in the event of the **death** of the parent or student.

In addition, some private lenders such as Sallie Mae and Wells Fargo forgive student loans in the event of the **death** of the student.

That said; co-signers on student loans are still responsible for keeping up with the remaining loan payments even if the student passes away. In community property states, spouses also become responsible for student loan debt taken out during the marriage.

In short: your estate will pay off as much of your debt as possible.

With secured debts and debts that involve other people (**co-signers, joint account holders, or spouses, for instance**), lenders generally have some recourse for seeking repayment past that. With unsecured debts, they're generally out of luck.

3. If you marry someone, do you automatically become responsible for his or her debt?

We like to think that love and finances exist on two entirely separate planes, but unfortunately, that's simply **not** the case.

If you're about to marry someone who is swimming in debt, or if you're thinking about proposing but **don't** want to drag your spouse financially down with you, then you're probably asking yourself, "What happens to debt when I get married?"

The good news is that your debt and your spouse's debt **won't** automatically become a shared burden when you tie the knot. Your debts and credit histories remain separate, even if your spouse takes your name or vice versa.

That said, once you are married, any new debts that you take on might affect both of you. Joint banking accounts, joint credit lines, co-signed loans, and shared use authorization on credit cards: all of these wonderful financial benefits of marriage will end up on both of your credit reports.

Shared debts **don't** follow fair repayment rules either. You **don't** split the burden of debt down the middle. If you **can't** keep up with your shared debt payments, your spouse has to pick up the entire tab.

In addition, state laws differ when it comes to which debts a spouse can be responsible for. "Community property" states decree that, even if your spouse takes on debt during a marriage as an individual, you might end up responsible for it, especially if the debt benefited you or your marriage.

4. What happens if someone does **not** pay a debt that you've co - signed on?

Financial disputes between family and friends can get **ugly**, fast, and one of the major causes of these disputes is co-signing. When you co-sign on a loan for someone, you're agreeing to take on the debt if the other person on the loan **can't** keep up with the payments. It **doesn't** matter if the loan is for something that **doesn't** benefit you at all, such as someone else's car or education. If you co-signed, you're on the hook to pay off the debt in full.

Because of this, if the other person falls behind and starts making late payments, those payments end up on your credit report and can damage your credit score. Debt collectors will call you seeking repayment. If those collectors decide to sue, you can be sure they'll sue you as well.

If the creditor decides to pursue foreclosure, repossession, or any other major action to recoup its losses, that action will show up on your credit report, even though you **didn't** actually lose any of your property.

Even worse, if the other person files for bankruptcy and the debt is discharged, the creditor can still come after you to repay the debt in full, even though the other person (**whom the debt actually benefited**) is out of the picture.

On top of all that, you **don't** really have many options if the other person starts missing payments. You can either cover the payments, get the person to refinance the loan in his or her name only, or, in a worst-case scenario, file for bankruptcy.

The takeaway here: **don't** co-sign on someone's debt unless you really know what you're getting into. If you have anything less than total faith that the individual will be able to pay off the debt without a hitch, politely say **no**.

5. If you **can't** afford to pay your debts, what should you do?

The hope is that you'll never get into a situation where you **can't** afford to pay your debts, especially over a long period of time. Everyone misses payments occasionally, and generally, if you catch up within a month, the consequences will be minimal.

If you really start to fall behind, though, the consequences can be devastating. You'll damage your credit score, suffer harassment from collection agencies, and potentially even end up in court facing your creditors.

If you're on that path and there's **no** way to get your financial act together on your own, **don't** panic, as you still have options.

Debt relief comes in a variety of different forms, but all have the same basic goal: making your debt easier to deal with so you can stabilize your financial future. Debt consolidation loans, credit counseling, debt management, and debt settlement: there is likely a debt relief option out there that fits your needs.

If you need a hand figuring out what to do with your debt, and what your best debt relief option might be, the experts at [National Debt Relief](#) can help you put together a plan that makes sense for your circumstances. We've [helped scores of people](#) in similar situations get out of debt. Contact today to get started!

<https://www.nationaldebtrelief.com/debt-management-questions/>

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Fifteen Things God WON'T Ask: - (Author Unknown)

1. God **won't** ask what kind of car you drove => but will ask how many people you drove who **didn't** have transportation.
2. God **won't** ask the square footage of your house => but will ask how many people you welcomed into your home
3. God **won't** ask about the fancy clothes you had in your closet => but will ask how many of those clothes helped the needy.
4. God **won't** ask about your social status => but will ask what kind of class you displayed.
5. God **won't** ask how many material possessions you had => but will ask if they dictated your life.
6. God **won't** ask what your highest salary was => but will ask if you compromised your character to obtain that salary.
7. God **won't** ask how much overtime you worked => but will ask if you worked overtime for your family and loved ones.
8. God **won't** ask how many promotions you **received** => but will ask how you promoted others.
9. God **won't** ask what your job title was => but will ask if you performed your job to the best of your ability.
10. God **won't** ask what you did to help yourself => but will ask what you did to help others.
11. God **won't** ask how many friends you **had** => but will ask how many people to whom you were a **true** friend.
12. God **won't** ask what you did to protect your rights => but will ask what you did to protect the rights of others.
13. God **won't** ask in what neighborhood you lived => but will ask how you treated your neighbors.
14. God **won't** ask about the color of your skin => but will ask about the content of your character.

15. God **won't** ask how many times your said deeds matched your words => but will ask how many times it **didn't**.

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YOU have any **questions** on: THE SHIFT OF the US CULTURE?

A national convening of artists, organizers, and allies inciting creativity and social imagination to shape a culture of empathy, equity, and belonging.

That's a wrap! Thanks to the hundreds of fellow artists, activists, educators, policy - makers, students, dreamers, **healers**, **truth** - tellers, and allies who made CULTURE/SHIFT 2018! This intercultural, intergenerational gathering brought people from across the country for skill-building, relationship-building, and engaged learning, deepening a movement for cultural democracy.

CULTURE/SHIFT 2018 was hosted in partnership with the City of Albuquerque Department of Cultural Services and New Mexico - based arts and social justice organizations. Together, we created, explored, and amplified strategies for cultural **healing**, resilience, and resistance.

What are the leverage points for shifting from a consumer culture rooted in isolation and inequality to a creator culture rooted in community and equity? How can Citizen Artists sustain presence, well - being, and hope in challenging times? How can we organize in our own communities and across the country to bolster support for cultural activity that cultivates empathy, equity, and social imagination?

Through 50+ participatory workshops, performances, plenaries, and art - making events, we explored themes such as migration, indigenous cultural rights, climate justice, public memory and commemorative justice, ethics of community - based arts, community development / displacement, and much more.

CULTURE/SHIFT 2018 was followed by Indigenous Comic Con and the legendary Muertos y Marigolds Parade!

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A massive, silent cultural revolution has changed America

It happened without a Summer of Love, without Timothy Leary, without a groovy anthem or a shaggy new national look. In the past decade or so, there's been a silent revolution in American culture, one at least as profound as the '60s upheavals.

We've hardly taken notice of it, because it happened in people's minds instead of in the streets, happened in ordinary people instead of in the elites and the punditocracy.

Compared to just a few years ago, we have a completely different set of ideas about what constitutes acceptable behavior. As [Caitlyn Jenner](#) puts it in her new reality show, "I'm the new normal."

Consider America circa 2002: **Not** that different from today, seemingly.

A time traveler who spent a few hours walking around your town then and now might have a difficult time filling a small notebook with observations about what's changed. Maybe there are more Starbucks. And what happened to Blockbuster Video?

Yet support for **gay** marriages to be treated the same as straight ones went from 39 percent just nine years ago to 60 percent today, according to Gallup. As recently as 2010, a clear majority opposed **gay** marriage. Today, a large majority support it.

As for the broader issue of whether **gay** and **lesbian** relationships are even morally acceptable, only 40 percent said yes in 2001. Today that number stands at 63 percent.

In other words, more Americans are OK with **homosexuality** than were OK with **divorce** (59 percent) in 2001. A decade ago, a plurality of Americans did not even believe that **homosexuality** is innate.

Today, by a margin of 51 percent to 30 percent, Americans think if you're **gay**, you were born that way.

What caused all these changes? It's hard to say. Older Americans are dying off. Popular culture **not** only deals with **homosexuality** approvingly but has added more and more **gay** personalities to the mix.

In 2002, "The Ellen DeGeneres Show" had **not** yet debuted. As my colleague Sara Stewart noted, today she's "our culture's lovable **gay** grandma."

Are we more attuned to pop culture than we used to be? Maybe. In the 1960s and 1970s, marijuana usage became a hugely popular theme in entertainment. Public opinion, though, did **not** follow.

In 1969, the year of "Easy Rider," support for legal pot stood at 12 percent. As recently as 2003, it was still only 34 percent. But in the last two Gallup polls on the subject, in 2013 and 2014, support hit an outright majority for the first time.

And yet only 7 percent told Gallup in 2013 that they themselves currently take marijuana.

Americans are simply, broadly, more tolerant of others who are unlike them. As a general trend, that's heartening. On the other hand, what comes along with this mass departure of moral judgment from public life?

Let's say we grant that it's morally acceptable to smoke weed. Is it morally acceptable, then, to spark up a joint every day at lunch? Sure, as long as you're **not** endangering others. It's still **not** terribly wise, though.

If your unemployed roommate drifts through life perpetually stoned, you may resist telling him what he's doing is morally **wrong**, but it is, in some sense, **not** OK.

Does being a good and tolerant citizen mean you should shrug when a person chooses to spend his life wasted?

Increasingly, we **don't** want to judge others for anything, even if what they're doing is destructive. But is being non-judgmental the same as granting tacit approval, even support?

Consider the amazing turnaround in people's views of single parenthood. As of 2002, only 45 percent of Americans thought it was "morally acceptable" to have a child outside of wedlock. Today it's 61 percent.

And yet, concurrent with that shift in opinion, it's become obvious that whether or **not** it's "morally" **wrong** to have a kid without being married, it's undoubtedly **bad** for that kid.

To consider just one of many alarming statistics, if you're a child growing up in what was once called a broken home, you're six or seven times as likely to witness domestic violence as those brought up by married parents.

Perhaps it's **bad**, judgmental, even morally **wrong** to mention that. For all of the disgust for moralizing, we have more micro-moralizing than ever.

Raising a child without a spouse is absolutely fine but devise an awkwardly worded joke or muse about the comportment of the president's daughters and you might find yourself denounced from coast to coast, even if you were **not** previously considered a public figure.

If you're a baker, you can refuse to cater a **gay** wedding for any reason you please — you're too busy, you're taking a few days off, you're hung over — but if you say the words, "I **don't** approve of **gay** marriage," you'll **not** only be vilified, you'll be bankrupted.

Let's hope that, 15 - years from now, another cultural revolution has followed — and Americans will be able to think whatever they want without fear of condemnation.

<https://nypost.com/2015/06/06/how-a-massive-silent-cultural-revolution-has-changed-america/>

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Cultural shift changes values of American youth

When my daughter started preschool, I changed my work schedule to spend time ... OK, the **truth** is best. My wife changed my work schedule so that “Dad can go to his daughter’s first school experience.” Having attended this same school myself, as a five-year-old, memories of my own, like popcorn exploding in a microwave, leaped and bounced inside my head.

My own childhood struggles, captured on film or photographs taken by my parents, showed a boy who carried upon his face a perpetual furrowed brow. This look of worry became the thermometer by which my levels of distress were to be measured. I was just too sensitive and thin-skinned to enjoy the rough and tumble of early childhood socialization.

So, it was one of those great parenting moments when my daughter, on her first day of preschool, did something I could only dream about: after learning and using the names of her classmates, she played, laughed, giggled, and more importantly, connected to her peers.

I watched as her social talents unfurled, like a barn-sized banner proclaiming: Joy is friendship!

As my daughter grew older, I was able to get to know many of her friends, as she often invited them over to our home. Then one day, when she was 10, she came up to me with tears running down her cheeks: “Megan is moving away, her parents are **divorcing**.” Since Megan lived in our neighborhood, I was able to recognize the impact this loss had on my daughter. But what came next hit me much harder: “Dad, promise me you’ll never **divorce** mom and that I will never have to move away from my home.”

As a father, I knew she was asking for stability and security. As a psychologist, I knew her need for a stable home had become much more essential than it had ever been for any previous generation of children. For the world had changed and the culture my daughter lived in had lost those protective elements which, like the stone walls outside a castle, had sheltered children from physical and emotional harm.

What were those elements? Here is a partial list:

- TV/movies praised basic values such as a hard work ethics and honesty, respect for elders
- Grandparents, aunts and uncles were a part of the family fabric
- Front porch conversations by adults were a way children learned about the world
- Small schools allowed parents and teachers to work closely on a child's education.

American culture has shifted from treating young girls as a protected class, to the current girl - poisoning one where the new value system goes like this: Be beautiful and focus on perfecting your personal appearance. Buy into the advertising and media image where alcohol, drugs, **sex** and violence merge to form the new image of adolescent femininity: gorgeous, recreational toys. (Pipher, 1994)

How can this culture change in America be explained? To answer this **question**, allow me to first give you two recent research findings (**these findings were reviewed by Anne D. Ream, in a Nov. 16, 2008 article in the Chicago Tribune**):

Research by Joan Brumberg revealed how a new cultural shift, starting in the 1980's, transformed the basic value system of America's youth. Brumberg took diaries written by adolescent girls, from the past 100 years, to see if the concept of "self-improvement" had changed.

She found that a shift had occurred: Prior to the 1980's, the way to better oneself was through education. From 1980 on, the way to make one's life better shifted to making the body, or one's physical appearance, better.

A second study identified a new parent - child relationship, based on age compression, a process defined as follows: A phenomenon in which girls are adultified (**made to look older**), and women are youthified (**made to look younger**). In effect, mother's give up their parent role to be as cool as their daughters.

So now that you have a taste of the destructive power of your child's culture, you may need some ideas about how to change their culture. Here's some hints on where to start:

- Add up the amount of time per week you spend with your children. Whatever the total is, try to double it.

- Turn your home into the social hub for your child. Get to know your children’s friends and their parents.
- **Fire** up your ovens and bake cookies — lots of cookies — so that your children have a strong memory of their mom or dad baking at home.
- Make sure your children spend time with extended family members — grandparents, aunts and uncles.
- Take your children to live performances so that they can be touched by the beauty of art and music.
- Get to know your child’s teachers and build a good relationship with them.
- Teach your children to dress properly.
- Take your children outside to enjoy nature.
- **Stop** feeling guilty for saying “no” to your children. Strong parental authority is an essential part of protecting your child.

The content of this article is for educational purposes only and should **not** be used as a substitute for treatment by a professional.

http://www.journalreview.com/news/life/article_5b0b4f56-3c54-11e9-8971-5b39535df9ec.html

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YOU have any **questions** on: BEING A CHILD OF **DIVORCE**?

The Psychological Effects of Divorce on Children

As a marriage dissolves, some parents find themselves asking **questions** like, “Should we stay together for the kids?” Other parents find **divorce** is their only option.

And while all parents may have many worries on their mind — from the future of their living situation to the uncertainty of the custody arrangement — they may worry most about how the children will deal with the **divorce**.

So, what are the psychological effects of **divorce** on children? Researchers say it depends. While **divorce** is [stressful for all children](#), some kids rebound faster than others.

The good news is, parents can take steps to reduce the psychological effects of **divorce** on children. A few supportive parenting strategies can go a long way to helping kids adjust to the changes brought about by **divorce**.

The First Year After **Divorce** Is the Toughest

Divorce rates have climbed across the globe over the past few decades. It's estimated that 48 percent of American and British children live in **divorced** single-parent homes by age 16.

As you might expect, research has found that kids struggle the most during the first year or two after the **divorce**. Kids are likely to experience distress, anger, **anxiety**, and disbelief. But many kids seem to bounce back. They get used to changes in their daily routines and they grow comfortable with their living arrangements.

Others, however, never really seem to go back to “normal.” This small percentage of children may experience ongoing — possibly even lifelong — problems after their parents' **divorce**.

The Emotional Impact **Divorce** Has on Kids

Divorce creates emotional turmoil for the entire family, but for kids, the situation can be quite scary, confusing, and frustrating:

- Young children often struggle to understand why they must go between two homes. They may worry that if their parents can **stop** loving one another that someday, their parents may **stop** loving them.
- Grade school children may worry that the **divorce** is their fault. They may **fear** they misbehaved or they may assume they did something **wrong**.
- Teenagers may become quite angry about a **divorce** and the changes it creates. They may blame one parent for the dissolution of the marriage or they may resent one or both parents for the upheaval in the family.

Of course, each situation is unique. In extreme circumstances, a child may feel relieved by the separation — if a **divorce** means fewer arguments and less stress.

Stressful Events Associated With Divorce

Divorce usually means children lose daily contact with one parent — most often fathers. Decreased contact affects the parent - child bond and researchers have found many children feel less close to their fathers after **divorce**.

Divorce also affects a child's relationship with the custodial parent — most often mothers. Primary caregivers often report higher levels of stress associated with single parenting. Studies show mothers are often less supportive and less affectionate after **divorce**. Additionally, research indicates their discipline becomes less consistent and less effective.

For some children, parental separation **isn't** the hardest part. Instead, the accompanying stressors are what make **divorce** the most difficult. Changing schools, moving to a new home, and living with a single parent who feels a little more frazzled are just a few of the additional stressors that make **divorce** difficult.

Financial hardships are also common following **divorce**. Many families have to move to smaller homes or change neighborhoods and they often have fewer material resources.

Remarriage and Ongoing Adjustments

In the United States, most adults remarry within four to five years after a **divorce** according to the Pew Research Center. That means many children endure ongoing changes to their family dynamics.

The [addition of a step-parent](#) and possibly several step - siblings can be another big adjustment. And quite often both parents re-marry, which means many changes for kids. The failure rate for second marriages is even higher than first marriages. So many children experience multiple separations and **divorces** over the years.

Divorce May Increase the Risk for Mental Health Problems

Divorce may increase the risk for [mental health problems in children](#) and adolescence. Regardless of age, gender, and culture, studies show children of **divorced** parents experience increased psychological problems.

Divorce may trigger an adjustment disorder in children that resolves within a few months. But, studies have also found **depression** and **anxiety** rates are higher in children from **divorced** parents.

Divorce May Increase Behavior Problems

Children from **divorced** families may experience more externalizing problems, such as conduct disorders, delinquency, and [impulsive behavior](#) than kids from two-parent families. In addition to increased behavior problems, children may also experience more conflict with peers after a **divorce**.

Divorce May Affect Academic Performance

Children from **divorced** families **don't** perform as well academically. Studies show kids from **divorced** families also [score lower](#) on achievement tests. Parental **divorce** has also been linked to higher truancy rates and higher dropout rates.

Why Some Children Dread School

Children With **Divorced** Parents Are More Likely to Take Risks

Adolescents with **divorced** parents are more likely to engage in risky behavior, such as substance use and early **sexual** activity. In the United States, adolescents with **divorced** parents drink alcohol earlier and report higher alcohol, marijuana, tobacco, and drug use than their peers.

Adolescents whose parents **divorced** when they were 5 years old or younger were at particularly high risk for becoming **sexually** active prior to the age of 16. Early parental separation has also been associated with higher numbers of **sexual** partners during adolescence.

Problems That May Extend Into Adulthood

For a slim minority of children, the psychological effects of **divorce** may be long-lasting. Some studies have linked parental **divorce** to increased mental health problems, substance use issues, and psychiatric hospitalizations during adulthood.

Many studies, including [one study](#) in the Journal of Family Psychology, provide evidence that parental **divorce** could be related to less success in young adulthood in terms of education, work, and romantic relationships. Adults who experienced **divorce** in childhood tend to have lower educational and occupational attainment and more employment and economic problems.

Adults who experienced **divorce** during childhood may also have more relationship difficulties. **Divorce** rates are higher for people whose parents were **divorced**.

Parents play a major role in how children adjust to a **divorce**. Here are some strategies that can reduce the psychological toll **divorce** has on children:

- **Co-parent peacefully.** Intense conflict between parents has been shown to increase children's distress. Overt hostility, such as screaming and threatening one another has been linked to [behavior problems](#) in children. But minor tension may also increase a child's distress. If you struggle to co-parent with your ex-spouse, seek professional help.
- **Don't put kids in the middle.** Asking kids to choose which parent they like best or giving them messages to give to other parents **isn't** appropriate. Kids who find themselves caught in the middle are more likely to experience **depression** and **anxiety**.
- **Maintain a healthy relationship with your child.** **Positive** communication, parental warmth, and low levels of conflict may help children adjust to **divorce** better. A healthy parent-child relationship has been shown to help kids develop higher **self-esteem** and better academic performance following **divorce**.
- **Use consistent discipline.** [Establish age-appropriate rules](#) and [follow through with consequences](#) when necessary. Studies show effective discipline after **divorce** reduces delinquency and improves academic performance.
- **Monitor adolescents closely.** When parents pay close attention to what teens are doing and who they spend their time with, adolescents are less likely to exhibit behavior problems following a **divorce**. That means a reduced chance of using substances and fewer academic problems.
- **Empower your child.** Kids who **doubt** their ability to deal with the changes and those who see themselves as helpless victims are more likely to experience mental health problems. Teach your child that although dealing with **divorce** is difficult, he has the mental strength to handle it.
- **Teach specific coping skills.** Kids with active coping strategies, like [problem-solving skills](#) and cognitive restructuring skills, adapt better to **divorce**. Teach your child how to manage his thoughts, feelings, and behaviors in a healthy way.

- Help your child feel safe and secure. **Fear** of abandonment and concerns about the future can cause a lot of **anxiety**. But helping your child feel loved, safe, and secure can reduce the risk of mental health problems.
- Attend a parent education program. There are many programs available to help reduce the impact **divorce** has on kids. Parents are taught co-parenting skills and strategies for helping kids cope with the adjustments.
- Seek professional help for yourself. Reducing your stress level can be instrumental in helping your child. Practice self-care and consider talk therapy or other resources to help you adjust to the changes in your family.

Are Kids Better Off When Parents Stay Married?

Despite the fact that **divorce** is tough on families, staying together for the sole sake of the children may **not** be the best option. Children who live in homes with a lot of arguing, hostility and discontentment may be at a higher risk for developing mental health issues and behavior problems.

When to Seek Help for Your Child

It's normal for kids to struggle with their feelings and their behavior immediately following parental separation. But, if your child's mood issues or behavioral problems persist, seek professional help. Start by talking to your child's pediatrician. Discuss your concerns and inquire about whether your child may need professional support. A referral to talk therapy or other supportive services may be recommended.

Individual therapy may help your child sort out his emotions. Family therapy may also be recommended to address changes in family dynamics.

Some communities also offer support groups for kids. Support groups allow kids in certain age groups to meet with other children who may be experiencing similar changes in family structure.

<https://www.verywellfamily.com/psychological-effects-of-divorce-on-kids-4140170>

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14 Hidden Truths About Being A Child Of Divorce

If you're a [kid with divorced parents](#), constant checkups from mom and dad can be exhausting: "Are you doing okay?" they ask. "Do you want to talk to a therapist? If there's anything that's bothering you about the **divorce**, you'd tell me, right?"

And though you could tell them the **truth**, bottling up your feelings just seems easier. Your parents are thoroughly caught up in their own drama, you figure, so why further complicate things by dredging up your own issues about the **divorce**?

But it's important to know that you're **not** the only one feeling completely unsettled by your parents' split -- and you're **not** the only one keeping your real feelings to yourself. Below, 14 confessions real kids made about their parents' divorces on [Whisper, a free mobile app](#) that allows users to share secrets anonymously.

Here's what they had to say: Visit their web site.

https://www.huffpost.com/entry/child-of-divorce_n_5043752

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It Hurts to Be a Child of Divorce

The best thing you can do for yourself, for your children, and for our culture is to make your marriage work — and encourage others to do the same.

I remember the first time I heard that a friend's parents were **divorcing**. I must have been 7 at the time, and I **didn't** understand. Was that possible? People were allowed to do that?

It **didn't** seem right. More than that, it seemed **wrong**.

Growing up, I **didn't** know my biological dad, and my mom married my stepdad when I was 4 so I **remember** little before him. They had a fine marriage, but there were always issues. Even as a kid I was aware of that. Money, church, friends, attitudes, other attractions, the chore of children ... these things weighed on my parents. There were times I thought their marriage was over, but then they'd come back together again — until the time they **didn't**.

I **remember** the moment my stepdad told me that he had filed **divorce** papers. My parent's **divorce wasn't** unexpected, but my heart ached all the same.

He'd been waiting to tell me because I was planning my own wedding. But the day he chose to tell me was my wedding day. Yes, my wedding day. He **didn't** want me to be surprised, when I returned from my honeymoon, that he was living someplace else.

I can picture your dropped jaw ... and I felt the same shock and disbelief as I drove away later that day with my new husband. I was 18 years old and newly married, but something still felt **wrong** about my parents getting a **divorce**. I felt like a hurt kid inside.

For a child, things never seem “right” again after your parents **divorce**. It was weird to see my mom without my dad there. It seemed weird to have to go to two Christmas gatherings, two Thanksgivings. It’s the most unnatural thing in the world.

Another thing you **can’t** shake as a child of **divorce** is the feeling that it’s partly your fault. I went through some very rocky years as a teenager, and I caused a lot of stress for my parents.

During my junior year of high school, when my mom wondered if she should leave my stepdad and get her own apartment, I told her I thought she should. Even though my input had very little effect on their decision, I still feel guilt. It’ll always be there. There’s always a feeling that if I’d been a better kid it would have been easier for my parents to work it out.

The truth about being a child of **divorce** is that it hurts **no** matter how old you are. This is not how God created things. A commitment is a commitment, especially one made before God.

I’ve been thinking about this lately because if my generation has anything in common, it is our universal exposure to **divorce** — **not** only with our parents, but in our marriages.

If you’re alive today, **divorce** has had a profound effect on you — financially, emotionally, morally, **spiritually**. Our lives are different because of what has happened in our country’s marriages.

And where does that leave us? As people who understand the pain and struggle, it’s our job to help strengthen marriages — those around us and our own. Sure, you might think your friend has a good excuse for **divorce**, but **don’t** encourage it. Encourage forgiveness, grace, and reconciliation. Pray. Pray hard.

Pray for the couples out there and pray for their children. We’ve seen enough hurting kids grow into hurting adults.

And if you’re considering a **divorce** yourself ... I beg you to reconsider. The grass is **not** greener. Happiness is **not** found in someone else. Love can be rekindled.

The best thing you can do for yourself and for your children is to give your marriage a second chance.

Don't think that walking away from your commitment will come without consequences. **Don't** think you're **not** going to break your children's hearts.

If you **don't** want to try again, take your hurt and pain to God. Tell HIM that the love is gone and seek HIS help. Love can sprout where you think there is only **dead**, dry ground. God can do miracles, and He wants to start in your heart.

I promise.

God promises.

The thief (**satan**) comes only to steal and **kill** and destroy; I have come that they may have life and have it to the full. **John 10:10**

<https://www.familylife.com/articles/topics/life-issues/challenges/children-of-divorce/it-hurts-to-be-a-child-of-divorce/>

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KKKK. Jhgfdtrewwed More will be **added soon from** here on down.

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YOU have any **questions on: FINANCES?**

Advice on young FINANCES

8 Financial Tips For Young Adults

Unfortunately, personal finance has **not** yet become a required subject in high school or college, so you might be fairly clueless about how to manage your money when you're out in the real world for the first time.

To help you get started, we'll take a look at eight of the most important things to understand about money if you want to live a comfortable and prosperous life.

Learn Self-Control

If you're lucky, your parents taught you this skill when you were a kid. If **not**, keep in mind that the sooner you learn the fine art of delaying gratification, the sooner you'll find it easy to keep your finances in order.

Although you can effortlessly purchase an item on [credit](#) the minute you want it, it's better to wait until you've actually saved up the money. Do you really want to pay interest on a pair of jeans or a box of cereal?

If you make a habit of putting all your purchases on [credit cards](#), regardless of whether you can pay your bill in full at the end of the month, you might still be paying for those items in 10 years. If you want to keep your credit cards for the convenience factor or the rewards they offer, make sure to always pay your balance in full when the bill arrives, and **don't** carry more cards than you can keep track of.

Take Control of Your Own Financial Future

If you **don't** learn to manage your own money, other people will find ways to [\(mis\)manage](#) it for you. Some of these people may be ill-intentioned, like unscrupulous [commission](#) - based financial planners. Others may be well-meaning, but may **not** know what they're doing, like Grandma Betty who really wants you to buy a house even though you can only afford a treacherous [adjustable - rate mortgage](#).

Instead of relying on others for advice, take charge and read a few basic books on personal finance. Once you're armed with personal finance knowledge, **don't** let anyone catch you off guard - whether it's a significant other that slowly siphons your bank account or friends who want you to go out and blow tons of money with them every weekend.

Understanding how money works is the first step toward [making your money work for you](#).

Know Where Your Money Goes

Once you've gone through a few personal finance books, you'll realize how important it is to make sure your expenses **aren't** exceeding your income. The best way to do this is by [budgeting](#). Once you see how your morning java adds up over the course of a month, you'll realize that making small, manageable changes in your everyday expenses can have just as big of an impact on your financial situation as getting a raise.

In addition, keeping your recurring monthly expenses as low as possible will also save you big bucks over time. If you **don't** waste your money on a posh apartment now, you might be able to afford a nice condo or a house before you know it.

Start an Emergency Fund

One of personal finance's oft-repeated mantras is "[pay yourself first](#)."

No matter how much you owe in [student loans](#) or [credit card debt](#), and **no** matter how low your salary may seem, it's wise to find some amount - any amount - of money in your budget to save in an [emergency fund](#) every month.

Having money in savings to use for emergencies can really keep you out of trouble financially and help you sleep better at night. Also, if you get into the habit of saving money and treating it as a [non-negotiable](#) monthly "expense," pretty soon you'll have more than just emergency money saved up: you'll have retirement money, vacation money and even money for a home [down payment](#).

Don't just sock away this money under your mattress; put it in a high - interest online [savings account](#), a [certificate of deposit](#) or a [money market](#) account. Otherwise, inflation will erode the value of your savings.

Start Saving for Retirement Now

Just as you headed off to kindergarten with your parents' hope to prepare you for success in a world that seemed eons away, you need to [prepare for your retirement well in advance](#). Because of the way [compound interest](#) works, the sooner you start saving, the less principal you'll have to invest to end up with the amount you need to retire and the sooner you'll be able to call working an "option" rather than a "necessity."

[Company-sponsored retirement plans](#) are a particularly great choice because you get to put in pre-tax dollars and the contribution limits tend to be high (**much more than you can contribute to an individual retirement plan**). Also, companies will often match part of your contribution, which is like getting free money.

Get a Grip on Taxes

It's important to understand how [income taxes](#) work even before you get your first paycheck. When a company offers you a starting salary, you need to know how to calculate whether that salary will give you enough money after taxes to meet your financial goals and obligations. Fortunately, there are plenty of online calculators that have taken the dirty work out of determining your own [payroll taxes](#), such as [Paycheck City](#). These calculators will show you your [gross pay](#), how much goes to taxes and how much you'll be left with, which is also known as a [net, or take-home pay](#).

For **example**, \$35,000 a year in New York will leave you with around \$26,399 after taxes without exemptions in 2016, or about \$2,200 a month. By the same token, if you're considering leaving one job for another in search of a salary increase, you'll need to understand how your [marginal tax rate](#) will affect your raise and that a salary increase from \$35,000 a year to \$41,000 a year **won't** give you an extra \$6,000, or \$500 per month - it will only give you an extra \$4,144, or \$345 per month (**again, the amount will vary depending on your state of residence**).

Also, you'll be better off in the long run if you learn to prepare your annual [tax return](#) yourself, as there is plenty of **bad** tax advice and misinformation floating around out there.

Guard Your Health

If meeting monthly health [insurance](#) premiums seems impossible, what will you do if you have to go to the **emergency** room, where a single visit for a minor injury like a broken bone can cost thousands of dollars? If you're uninsured, **don't** wait another day to apply for [health insurance](#); it's easier than you think to wind up in a car accident or trip down the stairs.

You can save money by getting quotes from different insurance providers to find the lowest rates. Also, by taking daily steps now to keep yourself healthy, like eating fruits and vegetables, maintaining a healthy weight, exercising, **not** smoking, **not** consuming alcohol in excess, and even driving defensively, you'll thank yourself down the road when you **aren't** paying exorbitant medical bills.

Guard Your Wealth

If you want to make sure that all of your hard-earned money **doesn't** vanish, you'll need to take steps to protect it. If you rent, get [renter's insurance](#) to protect the contents of your place from events like burglary or fire. [Disability-income insurance](#) protects your greatest asset - the ability to earn an income - by providing you with a steady income if you ever become unable to work for an extended period of time due to illness or any injury.

If you want help [managing your money](#), find a fee – only [financial planner](#) to provide unbiased advice that's in your best interest, rather than a commission - based financial advisor, who earns money when you sign up with the investments his or her company backs.

You'll also want to protect your money from taxes, which is easy to do with a retirement account, and inflation, which you can do by making sure that all of your money is earning interest through vehicles like high-interest savings accounts, [money market funds](#), CDs, stocks, bonds, and mutual funds.

The Bottom Line

Remember, you **don't** need any fancy degrees or special background to become an expert at managing your finances. If you use these eight financial rules for your life, you can be as personally prosperous as the guy with the hard-won MBA.

<https://www.investopedia.com/articles/younginvestors/08/eight-tips.asp>

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It's **Not** All About Money: Financial Wisdom for Young Adults

At 21, you're a financial adult. But chances are you still **don't** know what you **don't** know.

We asked personal finance experts and financial planners what newly minted adults need to know about money. Their bottom line: Be sure your balance sheet includes some joy, too.

How to think about money

A job you love saves money. How you earn a living affects how you spend, says Kathy Kristof, a longtime financial journalist and editor of SideHusl.com, a website that evaluates gig opportunities. If you **hate** your job, you're likely to spend more to distract yourself from all you put up with at work.

Spend on joy. Diane Harris, editorial director of Considerable, a financial and lifestyle site launching later this summer, and former editor-in-chief at Money, says she wishes she had understood at 21 that spending on experiences and people you love brings more joy than accumulating stuff. [Budget](#) for happiness.

Buy freedom. Delaying gratification is hard. But savings give you the means to act when you need to, says Krista Smith, a fee - only certified financial planner in Atlanta. "Your savings are often what saves you when you finally get the courage to leave a **bad** relationship and need to pay a security deposit on a new apartment, when you bust a tire on the highway, or when a family member's health is failing and you need a plane ticket NOW."

Time is money. When you buy something, you trade minutes or hours of your life for it. It's a good way to decide if it's worth the price.

Practical tips for keeping more money

You need less than you think. It's OK to drive a beater, live with a roommate and buy secondhand. It's a great way to set yourself up for wealth later. You're just starting out, and it's smart to live as if you're broke, Kristof says.

Live on less than you make. A lot less, if you can. Expenses add up quickly. Learn to cook and to use household tools, for **example**. Those skills can make a big difference in your budget.

Travel cheaply while you can. You may **not** mind hostels and bunk beds now. There's a good chance you'll feel differently later. Go.

Don't lose "found money." Smith says if she had saved even half of holiday and birthday checks, money from selling textbooks and the occasional \$20 bill when she was starting out, she could have been in a position to avoid credit card debt later.

Thinking ahead

Save money now — **don't** wait. It's tempting to put it off. Even Harris, who was a personal finance writer advising others to save, **didn't** do it. "I would have SO much more money for retirement now if I'd heeded my own advice," she said. If your employer provides matching retirement funds, that's essentially free money.

Cash in on compound interest. The sooner your money starts earning money for you, the longer it will work — and the less you have to save. Compound interest is the interest that your interest earns. In time, your balance may increase as much as or more from interest than from your contributions.

[Build your credit](#). Your credit history matters. Pay on time, every time. A good credit score may keep you from having to pay utility deposits, help you get approved for a lease or result in lower car insurance.

Know what loans cost. Lenders are likely to approve you for more than you can reasonably repay. Before you sign, make sure you know how much you are borrowing, and the total of your payments. The faster you pay something off, the less you'll pay in interest.

<https://www.nerdwallet.com/blog/finance/financial-tips-for-young-adults/>

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PERSONAL FINANCE TIPS EVERY YOUNG ADULT SHOULD LIVE BY

Struggling to get your personal finances in order? You're **not** alone. A [GoBankingRates survey](#) found that 62% of Americans have less than \$1,000 in their savings account.

Millennials are the main ones struggling to save. The survey found that 73% of 18-24 year olds and 70% of 25-34 year olds have less than \$1,000 in their savings account.

Some of you probably **aren't** shocked by these numbers. After all, with student loans and credit card debit, the idea of having money set aside is almost laughable for a lot of millennials.

The reality is that most millennials struggle with money because they were never taught how to manage it.

Unless you were fortunate enough to have your parents teach you about the importance of managing your money or were able to take some type of personal finance related course in school, there's a very good chance you're a part of that 70 plus percent of millennials that **aren't** saving.

But **don't** worry, we've got you covered. Money management **isn't** as difficult or complicated as some people make it seem. You **don't** have to go out and become a "guru" in all aspects of personal finance. Taking small steps can lead to big results. Just learning personal finance basics will help put you in a position of **not** living paycheck to paycheck anymore.

We've put together a huge resource of 81 personal finance tips every young adult should live by. You **don't** have to put them all into practice at once, but getting into the habit of incorporating them into your life will get you on the right path towards being financially free.

On to the list!

- [Credit & Debt](#)
- [Budget & Spending](#)
- [Lifestyle](#)
- [Investing](#)
- [Banking](#)
- [Saving](#)
- [Career](#)
- [Other](#)

CREDIT & DEBT

ONLY TAKE ON SMART DEBT

One of the biggest mistakes young adults make by far is taking on unnecessary debt. For instance, you sign up for a store card because the cashier says you'll save 10% off your purchase.

It sounds like a good idea at first since you're getting a discount. But what tends to happen is you go back to the store and start buying more stuff because you're using credit. That debt is going to keep piling on until you're at the point where you have to make monthly payments for a long time to pay it off. The 10% you initially saved by getting the card gets washed away by the interest on the card.

Instead, focus on smart debt. These are things like a mortgage or even student loans. You get a long term benefit from the debts, so it's worth it in the long-run. If you have a plan for what you want to do after college, student loans **aren't** as horrible as you think.

ONLY KEEP ONE CREDIT CARD

Piggybacking off the previous tip, **don't** fall for the trap of signing up for every credit card offer you receive. While you're in college (**and especially after you graduate**) you'll start to receive a lot of credit card offers in the mail.

Why? Because it's the time in your life when:

- You're probably struggling financially and **can't** afford to pay for things straight up.
- You're young enough to be able to pay them back over a period of time. There **aren't** too many 90 – year - olds receiving credit card offers.
- You **haven't** had a chance to develop a **bad** credit history yet.
- You're more – very more impulsive, so you'll rack up a lot of debt.

As intriguing as zero percent interest for three months sounds, **don't** do it. Get one credit card and use it responsibly. It'll save you from the nightmare of having to consolidate multiple credit cards and being overwhelmed with credit card debt.

PAY OFF HIGH INTEREST DEBT FIRST

If you have multiple creditors (**student loans, credit cards, personal loans, etc.**) which should you pay off first? The one with the highest interest rate? The one with the largest balance? The one with the lowest balance?

There are different schools of thought on this, but a lot of the time it's a good idea to pay off high interest debts first. It's the approach financial expert Suze Orman recommends in her book, [The 9 Steps to Financial Freedom](#).

Paying off high interest debt first saves you the most money in the long run. The sooner you're able to pay it off, the less interest you'll end up paying.

CHECK YOUR CREDIT REPORT

When is the last time you checked your credit report? Never make the mistake of just assuming you have good credit because you make your payments on time or you **don't** have a bunch of debt.

Identify theft is a huge problem and there's always a possibility that someone used your information to take out a loan, open a credit card or create other debts.

A common misconception is that checking your credit hurts your credit score. You can check your credit score as often as you'd like, but it's usually **not** necessary. Attorney [Margaret Reiter](#) recommends checking your credit report annually, which should be your minimum. Every six months or so should be good.

AVOID CO - SIGNING

Your friend or family member asked you co-sign for a new car or a loan because they have **bad** credit. They assure you they will make all the payments on time and maybe even try to guilt you into doing it. **Don't** cave in.

The reason most people need a co-signer is because they have a record of **not** paying debts, missing payments or paying late. Co-signing for them is like betting on a losing football team. Is there a possibility that they can win? Sure. But historically, they've proven to be unreliable, so it's probably a good idea **not** to bet on them.

What's even more troubling is that most college students **aren't** even aware of what they're getting themselves into when they co-sign for someone. A [U.S Bank survey](#) found that 47% of undergraduates thought a co-signer **wouldn't** be liable for paying back a student loan if the student **isn't** able to find a job.

When you co-sign, you are financially obligating yourself to be responsible for the debt if the other person **doesn't** pay. In most cases, you're asking for trouble when you say yes.

LEARN ABOUT REPAYMENT OPTIONS FOR STUDENT LOANS

The reason you're looking for personal finance tips is probably largely due to student loans. Here's the process students tend to go through. Apply for loans to pay for college, wait until they graduate and then struggle to pay the amount the lender tells them to pay.

It **doesn't** have to work that way. If you **can't** afford your student loan payments, check with your lender. Most of them have options to help make your payments more affordable.

Whether it's switching to income - based repayment, consolidating multiple loans, or another alternative, [there are options](#). Contact your lender and see what they can do to help you.

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ONLY USE 30% OR LESS OF YOUR TOTAL AVAILABLE CREDIT

We'll spare you the technical explanation of credit utilization rates ([the amount of your available credit you actually use](#)), but just **remember** this – spending a large percentage of your total available credit can impact your credit score.

General best practice is to use no more than 30% of your available credit. So, if your credit card limit is \$1,000 **don't** use more than \$300 of it. If you get close to the 30% mark, make a payment to bring it down.

If you find yourself struggling to stay under 30%, consider increasing your credit card limit. Just make sure you're not spending more than you're able to pay off.

KEEP YOUR CREDIT SCORE HIGH

Remember the people I mentioned earlier that ask you to co-sign for them? It's because they have really **bad** credit and a lender **isn't** willing to work with them unless someone with good credit agrees to be on the hook for them.

However, there are also people with just mediocre or close to **bad** credit as well. They can get a loan, but they end up having to pay a higher interest rate because they're what's called a "high risk borrower."

Have you ever seen a commercial for a car dealership promising super low interest rates? The advertised rate isn't for everyone. If you walk in with your credit score of 500, **don't** expect to qualify for the same interest rates as the person with a 700 score.

Keeping your credit score high will allow you to get better rates on cars, credit cards, personal loans and even a mortgage when the time comes. Good credit can save you a lot of money, so keep your score high.

CHOOSE A CREDIT CARD WITH A REWARDS PROGRAM

If you're going to use a credit card, you might as well get some added benefits. A lot of credit cards offer cash back or points that can be used to buy airline tickets, gift cards and other goodies.

A good starter card is an [Amazon Rewards](#) card. Just make sure the card you're getting has a good interest rate in addition to the rewards program.

DON'T KEEP DEFERRING YOUR STUDENT LOANS

This is one of the best money management tips for students ([or graduates](#)) I can give. Trying to defer your student loans for as long as humanly possible can do more harm than good. As much as you may want the government to forgive student loans, it's probably not going to happen.

Depending on the type of loan you have, you may be accruing interest during the deferral period. Also, you're just delaying the inevitable. The sooner you start making payments on student loans, the quicker you'll pay them off and be done with them.

Like I mentioned earlier, a better option if you're struggling to make student loan payments is to contact your lender and check what other repayment options you have. That way you're at least paying something.

EXPLORE DEBT CONSOLIDATION

I touched on this a bit earlier, but another option to consider if you have multiple loans is to consolidate them. There are a few different benefits.

- You only have to make a single payment each month.
- You may pay less interest because the higher interest loans will be averaged in with the others.
- Your monthly payments will probably be lower.

Here's some good information on [consolidating federal student loans](#). For other debts, you can contact a bank, credit union or other financial institutions to see what options they have.

BUDGET & SPENDING

SET A BUDGET

When you start looking for personal finance advice or help, one of the first things most people will tell you is to start a budget. Budgets are important because they prevent overspending ([assuming you stick to the budget](#)).

Budgeting is a lot of like dieting. Just like there are a bunch of different types of diets, there are different approaches to budgeting. You just have to figure out the strategy that works for you. The best kind of budget is the one you can stick to.

[Here's a list](#) of five different approaches to budgeting that you can consider.

1. The envelope system
2. The 50/30/20 Rule
3. Snowball budget
4. Digital budgeting
5. Reverse budgeting

Also, Power Over Life [has an amazing guide](#) on how to pay off debt that that goes in on more tactics to get out of debt.

If you **don't** feel like doing it solo, you can talk to a personal finance advisor that will look at your income, expenses and lifestyle, and create a budget for you.

TRACK YOUR SPENDING

Along with your budget, you'll want to get into the habit of tracking your spending habits. You'll probably be shocked by how much you spend ordering out or going to Starbucks five days a week.

[Mint.com](#) is probably the best tool available for the average Joe. Mint connects to all of your different accounts ([checking account](#), [savings](#), [credit cards](#), [etc.](#)), categorizes your purchases and displays all the info in simple charts and graphs. See graphs at web site, wow.

<https://moneygoody.com/personal-finance-tips/>

If you **haven't** heard of Mint, download the app ASAP. It's a game changer!

TRY THE ALL - CASH DIET

Do you know what the easiest way to stay in credit card debt is? Keep using the credit card.

The all - cash diet is really more of an approach to spending money than a budget tactic. Instead of using your debit or credit card for day to day purchases (**excluding things like normal bills**), you only use cash.

The theory is that if you're limiting your spending to just what you have in your wallet, you **won't** overspend. It's great for people that **don't** have the greatest self-control when it comes to spending. Or people who have the habit of making impulse purchases.

You take out a certain amount of money based on your budget, and that's all you get to spend. The all-cash diet can be extremely effective and even **helped one guy** pay off over \$100,000 in debt.

RESEARCH PRODUCTS ONLINE BEFORE GOING TO THE STORE

The internet is a beautiful thing. Aside from being filled with awesome cat videos, it also revolutionized the way we shop. Instead of waiting until you're inside the store facing a salesperson that will try to get you to spend more than you planned, you can find exactly what you want online.

Here's why this is a personal finance tip and **not** just a tip for shopping. When you look online first, you can find the lowest price available.

On top of that, stores like Best Buy, Walmart, Target and others also offer in-store pickup. That means you **don't** have to be the person that walks into the store looking for a Blu-Ray movie and walk out with a 4K TV, PS4 and a soundbar. You just go and pick up exactly what you need and go back home. **Simple.**

SPEND BASED ON YOUR INCOME

We all know people that spend way above their means. Blame it on credit cards, expensive tastes or whatever you want, but spending more than you can afford is a huge problem that leads to debt.

Spending based on your income **doesn't** just mean buying less stuff. It also pertains to the type of products you buy. For instance, you may want to buy all organic food at the grocery store, but if you **can't** afford it, you'll have to look for alternatives.

Maybe it means buying some organic products and some regular ones. Or maybe you have to get a lower end car for now because you **can't** afford the Lexus you really want. Learn to spend within your means and you'll avoid a lot of money problems.

DON'T LOAN MONEY YOU CAN'T AFFORD TO LOSE

If you watch enough episodes of Judge Judy, you'll learn about the stress that comes along with lending people money.

Here's a great rule of thumb for loaning people money. If you **can't** afford to lose it, **don't** lend it.

For instance, if someone asks you to borrow \$100 but you'll absolutely need that money in two weeks to pay your cable bill, **don't** lend it.

As pessimistic as it sounds, always approach loans with the expectation that you won't get paid back. **Not** only will it save you from stressing when the person **hasn't** paid you back, but it can also avoid the awkward situation of having to frequently ask someone to pay you back because you desperately need the money.

CUT DOWN ON YOUR BILLS

Make a list of all of the bills you pay on a monthly basis. Cable, internet, utilities, software subscriptions, gym membership, etc.

Now go through the list and see if there's anything you can live without. You'll probably find one or two expenses you can afford to live without.

Try living without them for a while and see how it goes. Or look for cheaper alternatives to them to save money without having to give up the benefits.

BUY THE RIGHT INSURANCE

Getting insurance is one of the first "adult" things a lot of twenty - somethings do. Whether it's health insurance, car insurance or even life insurance, it's a good idea to protect yourself.

Unfortunately, most of us make the mistake of **not** shopping around for insurance. You might just use whatever your parents use or whatever's offered at your job.

However, taking some time to do research could potentially save you hundreds or even thousands each year.

Here are some quick tips to save money on insurance:

- **Don't** pay for more coverage than you need.
- If your car **isn't** worth much, just get liability coverage (**unless full coverage is legally required where you live**).
- Try to get as many discounts as possible. Some insurance companies offer discounts for students, having multiple policies, using paperless billing, etc. Find out what discounts you're eligible for with your insurance company.
- **Don't** feel obligated to use your job's health insurance. The premiums (**the amount you pay monthly**) are generally based on the overall company's health. If there are a lot of high-risk employees (i.e. **older people, or people who frequently get sick**) then your premiums might be higher. If you're a healthy young adult, you might be able to get a better deal alone. Just shop around.

SHOP FOR VALUE

Contrary to popular belief, saving money **doesn't** automatically mean buying lower end products. For instance, when you go to buy a laptop, buying the \$150 model might seem like a good way to save some money. However, think about the long - term value of the product.

Lower end laptops usually **don't** last as long, so you'll probably need to replace it sooner than you would a higher end laptop that's built to last longer.

Don't judge purchases just from the price. Instead, think about the value you'll get from them over time; it'll save you money.

CANCEL UNNECESSARY SUBSCRIPTIONS

Still have that gym membership you signed up for last January that you never use, but you've put off canceling it because you have to go into the gym instead of doing it online? You're basically throwing money down the toilet.

With nearly every service you can think of offering a monthly subscription, most people are subscribed to more things than they need. Do a cleanse of the different services you're paying a monthly subscription for but **aren't** using or **don't** need.

DON'T GO SHOPPING WITH BIG SPENDERS

Trying to keep up with the Joneses will leave you broke. If you have friends that have expensive tastes, going out with them can be a little intimidating. You feel like you have to spend as much as them so you **don't** seem broke, or you **don't** want to ruin the vibe.

Instead, try suggesting some more affordable things to do to have fun that are in your budget. Either that or find some cheaper friends!

ADOPT THE 50/30/20 RULE

The 50/30/20 rule is a popular approach to budgeting. With the 50/30/20 rule, you divide your income into three separate buckets.

50% of your income goes to essentials and necessities:

- **Food**
- **Rent/mortgage**
- **Utilities**
- **Gas or transportation**

30% of your income goes to lifestyle choices:

- **Monthly subscriptions**
- **Ordering out**
- **Entertainment**
- **Vacations**

20% of your income goes to your financial obligations:

- **Emergency fund**
- **Retirement**
- **Savings**
- **Additional payments on debts**

DON'T BE AFRAID TO NEGOTIATE PRICES

You might be surprised by how much you can save through negotiating prices. Most of us are in the habit of hearing or seeing how much something costs and paying that amount. However, the price you see **isn't** always the price you have to pay.

For instance, you may be able to negotiate your cable/internet bill, interest rates, or car insurance. Some companies are very dedicated to keeping customers happy and are willing to be flexible with their pricing to keep you on board.

You can also try buying your fruits and vegetables at a farmer's market if there's one nearby. Negotiating is pretty common there, especially towards the end of the day when they're trying to get rid of their remaining produce.

USE COUPONS

There's **no** shame in using coupons. I'm **not** saying you have to become an extreme couponer like this.

But taking a few minutes to look through your grocery store's circulars and find manufacturer coupons online before going shopping can be extremely helpful. Here are some sites that post deals and coupons.

- Slickdeals.net
- [The Krazy Coupon Lady](http://TheKrazyCouponLady.com)
- Coupons.com
- [Money Saving Mom](http://MoneySavingMom.com)

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BECOME A SMART GROCERY SHOPPER

In addition to using coupons, take your time to explore your options when you go to the grocery store. See what's on sale and look for products that give you the best price per serving.

For instance, one brand of toilet paper may be \$8.99 while the other is \$10.99. But you need to check how many sheets you get with each one to decide which gives you the best bang for your buck. **Remember** the tip from earlier: shop for value!

CUT YOUR PHONE BILL

[According to Michael Gikas](#), senior editor for electronics and technology at Consumer Reports, 50-70% of American overpay for their mobile phone plans. Two of the most common reasons you're overpaying are:

- You **aren't** using all the data you're paying for
- You're **not** taking advantage of lower priced plans that come out after you sign up

The first one is a simple fix. Check your phone bill to see how much data you actually use. If you're nowhere near your max, downgrade.

The second is a bit trickier. **No** cell phone company is going to call or email you to let you know you can save money by switching to their new lower cost plans. It's up to you to stay up to date on the latest deals your carrier is offering. Then just call and ask to switch.

Since most carriers **no** longer force you to sign up for a long term contract, swapping plans is pretty simple and straightforward.

MAKE COST-SAVING SUBSTITUTIONS

This is probably one of the more difficult personal finance tips to follow. It's hard to tell a Starbucks addict to start drinking \$1 coffee from McDonald's or 7-11. Luckily, you **don't** have to make super dramatic changes to start seeing savings.

Think of the little things you buy that have cheaper alternatives like band aids, pain relievers or water. These are all simple products that can be swapped out for generic or store brands without sacrificing quality. When you swap out a variety of them, it adds up.

UNSUBSCRIBE FROM NEWSLETTERS/DEAL EMAILS

This one is for all my impulse buyers out there that **can't** resist a good deal. If you're subscribed to a store's newsletter, your inbox is probably packed with promotional emails filled with discounts and deals for things you **don't** really need.

One of the biggest culprits is Bath & Body Works. They run sales seemingly every day and send you plenty of emails to make sure you're aware of them.

Start hitting the unsubscribe link. **Don't** worry, the money you save by **not** buying things you **don't** need just because they're "on sale" will more than make up for the 5% you'd save from the email.

LIFESTYLE

MOVE OUT WHEN YOU'RE READY

I get it, you're a strong independent young adult that doesn't need to live under the confines of your parents' house. But before you rush out to get your first place, make sure you can actually afford it.

The number of adults living with their parents has risen over the past few decades, and [it's not just millennials.](#)

People usually look at the "embarrassment" of having to move back home as the main downside. However, the financial hit you take while trying to live alone and failing can be pretty dramatic.

Whether it's racking up credit card debt to survive or getting evicted because you **couldn't** afford your rent, moving out before you're ready is a big financial risk. Assuming your parents are on board, take some time to financially prepare yourself for all the new expenses you're going to have when you move out.

FIND CHEAP/FREE WAYS TO HAVE FUN

Going out every weekend can get expensive really quickly. Instead of spending money on a bunch of expensive alcohol every Friday and Saturday night, try having a night in, go to places with low - cost specials or think of other alternatives to spending a lot of money to have fun.

SPLIT ENTERTAINMENT COSTS

Shout out to the one person paying for Netflix, Hulu, Amazon Video and HBO GO while five other people leech off your account!

But seriously, you can save a lot of money by dividing up the costs of monthly subscriptions like streaming services. Some services like gyms even offer lower pricing if you sign up with a friend or family member. Divide and conquer!

PLAN YOUR MEALS AHEAD OF TIME

Have you ever gotten home after a long day of work and been too tired to cook, so you order out? It happens to the best of us.

If you're doing this three or four times a week, it really starts to add up. Avoid the added expense of ordering out by planning your meals ahead of time.

The same thing applies to lunch. Instead of buying lunch every day, prepare your meals at home to save some money. It's also healthier.

GET YOUR SIGNIFICANT OTHER INVOLVED

Teamwork makes the dream work. Getting your significant other involved in saving money and focusing on your personal finances can make the process more enjoyable and a lot easier.

This could mean coming up with creative date - night ideas or just keeping each other accountable for your spending.

WAIT TO HAVE CHILDREN

Do you have an extra \$304,480 sitting around? If **not**, maybe hold off on having a baby. That's [the average amount](#) it takes to raise a child through the age of 18 in the U.S., which amounts to about \$12,800 – \$14,970 per year for a two parent household. And as we saw earlier, children are living at home for much longer than ever before, so you'll probably be paying for some additional years too.

Having and raising a baby is already stressful enough as it is; **no** need to add onto the pressure by stretching your finances beyond their limit.

GO TO THE DOCTOR

Some of you are probably thinking, "How does spending money at the doctor save you money?"

A lot of medical issues are progressive, meaning the longer they go undiagnosed and untreated, the **worse** they become. Obviously as the condition worsens, it becomes more expensive to treat.

Going to the doctor regularly allows them to catch issues early on, before they have a chance to fully develop or **worsen**.

ADOPT A HEALTHY LIFESTYLE

Continuing from the previous point, staying healthy is a very underestimated way to save money. The cost of being unhealthy is staggering. Heart disease and stroke cost Americans nearly \$1 billion a day in medical costs and lost productivity.

The **worst** part is, they're preventable through eating better and being more active. You **don't** have to make gigantic changes right away, but small steps like getting up to walk throughout the day or choosing vegetables instead of French fries as a side can get you started.

Not only will you save money on health costs, but you'll also live longer and feel better. It's a win-win.

GO DIY WHEN POSSIBLE

The DIY craze really exploded over the past 5-10 years. Between Pinterest, blogging, YouTube and HGTV, DIY projects have become the thing to do, which is great.

There's a tutorial online for almost anything you can think of, whether it's how to change your oil or even replacing your garage door. The DIY movement has allowed the average joe to save tons of money on services they previously would've had to pay someone to complete for them.

Here's a word of caution. Bigger projects might require a professional. If you try to fix a pipe in your wall and screw it up, you could end up paying even more money to a plumber to come and fix the original problem plus the damage you caused. Only make DIY projects of things you feel very confident in completing.

GET RID OF ITEMS YOU **DON'T** USE/NEED ANYMORE

Remember when Spring Cleaning was a thing? It seems like once eBay started to become more commercial, people stopped looking for old things in their house that they **don't** need. But I urge you to reconsider.

Getting rid of old items you **don't** use or need anymore can be an easy way to make some extra money and free up some space. You can sell your stuff on eBay, Amazon, or even at local yard sales. You can also just donate it.

Spend some time going through your house and collecting the stuff you can get rid of. Try **not** to get too sentimental. Ask yourself whether or **not** you really need it. If you **haven't** used it in six months, it's probably **not** a necessity.

CONTROL YOUR VICES

Whether you're a smoker or you like to head to the casino every now and then, we all have vices. Unfortunately, those vices can become pretty expensive.

You should probably try to cut out unhealthy vices like smoking altogether, but if you like to occasionally partake in activities that are less harmful to your body but still pricey, try to limit them as much as possible.

LIVE IN A CHEAPER AREA

Depending on the city and state you live in, this could be a huge money saver. For instance, Chicago is packed with dozens of neighborhoods with varying rent prices. You could save hundreds each month by living in one of the neighborhoods with a lower cost of living.

Some people associate higher prices to safety, so they avoid living in neighborhoods where the rent is a bit less. However, some neighborhoods are less expensive for other reasons, such as **not** having as much public transportation.

In some cases, you can luck out and move into an up and coming neighborhood. Generally, these are neighborhoods that **weren't** as nice at one point but over time, they cleaned up. It takes the housing prices a while to start to rise, so if you get in early you can rent or even buy a home for a great price.

[Walk Score](#) is a great resource to check how safe a neighborhood is. And [here's a list](#) of the 10 cheapest cities to live in.

PAY YOUR BILLS BEFORE MAKING LIFESTYLE PURCHASES

If you're following the 50/30/20 plan, this **shouldn't** be too difficult. Make sure you're covering your necessities BEFORE spending any money on lifestyle purchases or non-necessities.

That new PS4 or 50-inch TV you've been eyeing **shouldn't** come before your rent or food. After you've paid off all your other expenses and put some of your money away for savings, you can use some of what you have leftover for those lifestyle purchases.

STOP TRYING TO KEEP UP WITH THE JONESES

Are you the type of person that has to have the latest iPhone the day it releases, **no** matter how much it costs? Or you're constantly buying new clothes to keep up with the latest fashion trends?

If you can comfortably afford to buy the latest and greatest products, that's fine. But if you're buying it all with credit cards because you **can't** really afford it, it's a problem.

Practice patience and spend within your means. That iPhone will still be available in six months, and fashion is a matter of taste. **No** need to splurge in order to "look rich."

GET A ROOMMATE

Want to know how to cut your household expenses in half? Get a roommate. If you feel comfortable living with someone else, getting a roommate can be an amazing way to save a lot of money.

In addition to splitting your rent in half, you'll also be able to save money on your utilities or even food in some cases. Just make sure the person you're moving in with is responsible and tolerable.

DON'T BE EMBARRASSED TO TAKE A STAYCATION

When everyone at work is bragging about their amazing trip to the Bahamas over the summer, the thought of spending your vacation at home can be a bummer. However, staycations **don't** have to mean laying in bed for a week.

You can use the time to explore your city a bit and visit some local landmarks and attractions. Sometimes when you live in a place for a long time, you take for granted all of the cool opportunities tourists from out of town see.

There's **no** shame in having a staycation; just make it a fun experience. That **doesn't** mean you should never go out on a trip for your vacations, but if money is tight, it might be a smarter decision to stay local this year.

DON'T GO BACK TO SCHOOL JUST BECAUSE YOU DON'T KNOW WHAT ELSE TO DO

You've been out of college for four years, you're working at a job you **don't** like that has nothing to do with your field, and you just feel stuck. So, what do you do? Go back to school, of course!

That's the scenario a lot of young adults find themselves in after school. The result is additional student loans that you'll be paying back for a large chunk of your lifetime.

I'm **not** saying you **shouldn't** go back to school. If furthering your education will get you where you want to go in life, then go for it.

But if your only reason for going to graduate school is because you feel "lost" and **don't** know what to do with your life, you might want to rethink it.

Instead of spending those extra years in school trying to figure it out, talk to a career coach or counselor. Or just spend some time trying to figure out what you want to do in life. It's a lot cheaper than paying tens or hundreds of thousands of dollars to get another degree that you probably **won't** ever use.

DON'T "WORRY ABOUT IT LATER"

Credit cards are built on the idea of "worrying about it later." How often have you seen something in a store that you wanted but **couldn't** really afford, and ended up buying it anyways? You probably said to yourself, "I'll worry about it later."

Don't worry about it later, make your purchases in the present. Even better, plan out your purchases ahead of time so you're 100% certain you can afford it without relying on credit.

LISTEN TO PEOPLE WHO HAVE BEEN THERE AND DONE THAT

As young adults, we can be a bit hard-headed sometimes. We **don't** want to take advice from people older than us because we think we have it all figured out. But a lot of the time, we know about half as much as we think.

Instead of trying to figure out personal finance on your own, seek out advice from people who have made mistakes and can teach you how to avoid them. It could be your parents, relatives, coworkers or even a **mentor**.

If none of those are an option, there are a ton of books and articles online written by personal finance experts that you can rely on. The information is out there, but it's up to you to consume it and learn from it.

DON'T FALL FOR THE SOCIAL MEDIA LIFESTYLE HOAX

If you want to feel horrible about where you are in your life, browse Instagram for a while. The pictures of “millionaires” with luxury cars working outside on the beach are enough to make you completely **question** where you went **wrong**.

But here's the thing. As [Essena O'Neill pointed out](#) when she “got off of social media,” a lot of what you see on Instagram **isn't** real!

People will rent cars, clothes, jewelry and even houses to make their lives look more extravagant than they really are.

And a lot of the non - celebrities with large followings you see flaunting tons of products are generally getting paid to post them, or they were given the products for free.

Trying to live up to what you see people doing on social media is a good way to go broke.

WEIGH THE COSTS OF BUYING VS. RENTING A HOME

The idea that you have to wait until you're older to buy a home is nonsense. The theory behind that is you should be settled down and have more stability before buying a house. It's **true** that you **shouldn't** buy a house if you're financially unstable, but not buying a house because you're 25 is ridiculous.

So many young adults automatically resort to renting instead of buying. However, depending on your situation ([where you live](#), [how much you earn](#), etc.) it could actually be cheaper for you to buy a home than rent!

One of the biggest reasons young adults are encouraged to rent instead of buy is because they think they need a large down payment to buy a house. However, there are [plenty of ways](#) to buy a house with little to **no** money down.

You can [use this calculator](#) to give you an idea of whether buying or renting is the best choice. Then talk to a real estate agent to find out more information.

PRACTICE PREVENTIVE CARE FOR ALL ASPECTS OF YOUR LIFE

In most cases, it's cheaper to maintain something than to wait for it to break and then repair it. That includes everything from your car to your health.

For your car, that means getting your oil changed, checking your fluids, being aware of strange noises under the hood and **not** driving like a crazy person.

Taking those steps can prolong the life of your car and keep you from having to pay high repair bills that nobody likes.

Maintaining your body involves eating right, exercising and going to the doctor and dentist for regular checkups.

The same concept applies to your pets, electronics and anything else that might break down over time.

DON'T BE AFRAID TO BORROW FROM FRIENDS.

I'm just going to go ahead and put a big disclaimer here: I'm **not** talking about borrowing money. Getting money involved in your friendships can get really messy. I'm talking about borrowing products.

For **example**, if a new video game just came out and you want to play it, check to see if one of your friends has it and is willing to let you borrow it.

Or maybe you have a flight coming up and you want a tablet to use while you're on the plane. If you **can't** afford to buy one without using a credit card, why **not** ask a friend to borrow theirs?

When you're borrowing things from friends, keep it to a minimum. Just like borrowing money, you can start to come off as a freeloader. If you're borrowing your friend's laptop every other day, it's probably a good idea to just buy your own.

Also be respectful of the fact that some people **don't** like to lend out their stuff. So, if they say **no**, or you can sense they're hesitant, **don't** push them.

LOOK FOR APARTMENTS DURING THE FALL/WINTER

If you're looking to rent an apartment, timing is important. It's cheaper to rent during certain times of the year than others.

[According to Rent.com](http://Rent.com), the best time to rent if you want to save money is between October-April.

The reason behind this is fewer people tend to move during the colder months. As a result, landlords sometimes lower their rent pricing in order to fill any vacant units they have available.

LOOK AT MENUS BEFORE YOU GO OUT TO EAT

This is a great personal finance tip for people that like to go out to eat. Instead of waiting until you get to the restaurant to decide what to order, plan your meal ahead of time. Check out their menu online before you go.

When you wait until you're in the restaurant to decide on what you want, you'll probably be hungrier from the aroma of the delicious food and the time you spend waiting for your waiter/waitress. As a result, you'll end up ordering more food than you probably should.

Also, looking at the menu ahead of time will allow you to scope out the lower cost items, which will save you some extra money as well.

CREATE STABILITY IN YOUR LIFE

This doubles as a personal finance tip and a general tip for life. When I say stability, I'm **not** talking about getting married and having kids. I'm talking about being a responsible adult.

That means **not** doing things like getting arrested, repeatedly losing jobs, and other things that can set your entire life behind.

You're **not** a child anymore, so **don't** act like one.

INVESTING

START INVESTING EARLY, AND OFTEN

Investing **isn't** something you should wait to do. Luckily there has been a huge movement towards investing for young adults, largely because of the internet.

Since most schools **don't** teach students about investing, your best resource will be what you can find online. The earlier you start investing, the more you'll be able to earn long term.

TALK TO A FINANCIAL ADVISOR

It's never too early to talk to a financial advisor. It can seem intimidating as a young adult when you barely have any assets and aren't earning a lot of money, but **don't** worry. This is actually the best time to set up an appointment.

Financial advisors will help you start off on the right foot by determining what your goals are. Then they can steer you in the right direction for how to get there.

Unfortunately, a lot of people only speak to a financial advisor when they:

1. Have a lot of money
2. Just went through a financial crisis

Don't wait for either of these extreme cases, just do it now.

BUILD WEALTH, **NOT** JUST A SAVINGS ACCOUNT

You've probably noticed a running theme with these first two personal finance tips about investing. As young adults, particularly millennials, the concept of "saving" has been drilled into your head. However, if you want to truly take your finances to another level, you have to go beyond saving, and look at ways to build wealth.

Your money earns little to nothing by just sitting in a savings account. Savings accounts are seen as safe because you **won't** "lose" the money like you could if you invested it. However, the rewards for investing are well worth it, particularly when you start to learn the ins and outs of it.

Get rid of the "savings account" mindset and look for ways to build wealth through investing.

TRY ACORNS

Speaking of investing, Acorns is a very popular app to get started with stocks. The way it works is by connecting to your bank account. For every purchase you make with your debit card, Acorns rounds the total up to the nearest dollar ([you can change these settings a bit](#)) and invests that spare change into over 7,000 different stocks and bonds.

For instance, if you were to buy a piece of candy for \$1.60, Acorns would round up to \$2.00 and invest the additional \$0.40 for you. Here's a video that explains how the investments work.

<https://moneygoody.com/personal-finance-tips/>

It's a great way for young adults to get started with investing and stocks because it's low risk and simple. You **don't** have to do anything extra outside of using your debit card to make purchases like you normally would.

LEARN ABOUT COMPOUNDING INTEREST

[In layman's terms](#), compound interest is when the interest you're earning also accrues interest itself. Instead of trying to break it down here, [Investopedia](#) has a great resource on compounding interest that's a great read.

Tony Robbins also has a great book that talks about compound interest as well. [Check it out](#).

BANKING

REVIEW YOUR BANK ACCOUNT TRANSACTIONS WEEKLY & MONTHLY

When's the last time you took a good look at your bank statement?

Ever since the movement to paperless banking, fewer people look at individual transactions. Instead, they just look at how much money is in their account. Break that habit.

Every week and at the end of the month, take a look at your transactions. This has a couple of benefits. For one, you'll be able to spot any suspicious transactions. Like I mentioned earlier, identity theft and fraud are rampant today, so you need to protect yourself.

Second, it gives you an idea of where your money is going. Again, use Mint to categorize your purchases and make it easier to track your spending.

KEEP YOUR SAVINGS ACCOUNT SEPARATE FROM YOUR CHECKING

Are you the type of person that tends to keep a really low checking account balance? If so, it's probably best to keep your savings account separate from your checking. Why?

What tends to happen is you overspend in your checking account, then start to dip into your savings. Since mobile banking is so common, you can easily transfer over money from your savings to your checking account in seconds.

The problem is your savings account should go untouched. And most people **don't** tend to re-deposit the money they withdrew from their savings account. It just starts to shrink and shrink until there's almost nothing left. Set a budget, put that money in your checking and **don't** overspend.

USE A CREDIT UNION INSTEAD OF A BANK

There are a lot of good banks out there, but if you're able to find a great credit union in your area, it might be a better option.

Many credit unions tend to have [far less fees](#) and better interest rates for all types of loans. With banks, you're a customer, whereas with credit unions, you're a member. The difference is the bank aims to make as much money off you as possible because their main goal is to increase profit.

Credit unions **aren't** for profit. Because of this, they're able to pass profits to their members through better interest rates and even dividends.

AVOID BANK FEES

Nobody likes getting fees. Of course, as I mentioned, joining a credit union can save you from a lot of fees. But there's always a chance that you'll be hit with some type of fee at some point.

Banks charge fees for everything from opening a certain type of account to **not** having the minimum account balance or even not using your account enough. I'm serious, some banks and credit unions [charge inactivity fees](#).

Avoiding these fees will differ with each type. For instance, you should always avoid any type of checking or savings account that has a monthly fee just for existing.

You may also be able to save on a billing statement fee ([a fee for receiving a paper statement each month](#)) by switching to paperless statements.

For any type of account activity fee such as an overdraft or foreign transaction fee, you may be able to get them waived by calling the bank.

SET UP THE RIGHT BANK ACCOUNT

As I hinted at earlier, not all bank accounts are equal. Before you join any bank or credit union, make sure you understand the different types of accounts available.

For instance, some banks and credit unions offer different levels of checking accounts. The higher level accounts may require a minimum monthly balance, but in return you'll get some extra benefits unavailable in the lower level accounts. If you're confident you'll be able to keep the minimum balance, it may be worth considering.

Just weigh out all your options and **don't** rush to make a decision.

SAVING

PLAN FOR RETIREMENT

The reality for young adults today is you're probably **not** going to get social security, so you'd better start preparing for retirement as soon as possible.

Many of the options available to older generations just **aren't** viable today. For instance, most millennials [won't stay at one company](#) long enough to have a pension, and a lot of startups that are fueling job growth in major cities **aren't** offering benefits like a 401K match.

That means you're in control of saving for your retirement. The good news is there are so many options available, including opening an IRA ([preferably a Roth IRA](#)) and making wise investments early on.

ASK YOUR JOB TO PUT A PORTION OF YOUR PAYCHECK INTO YOUR SAVINGS ACCOUNT

You know you should put money aside into your savings account, but you either forget or just flat-out **don't** want to. A good workaround for this is to automatically deposit part of your paycheck into your savings account.

If your company has direct deposit, ask HR if they can deposit a percentage of each paycheck into your savings account. It's as simple as filling out a form and specifying how much you want to deposit each pay period.

HAVE AN EMERGENCY FUND

You never know what could happen. A blown tire, unexpected medical costs or other expenses can pop up at any moment.

Instead of relying on credit cards to fund **emergencies**, have an **emergency** bucket set aside that you can use just in case. Think of it like insurance. Put a little bit of money into it each month, and it's there if you ever need it.

There is **no** set amount you should keep in the emergency fund but aim for at least a few hundred dollars.

KEEP FK YOU MONEY, JUST IN CASE**

F**k you money is similar to an **emergency** fund, except it's specifically for people with a job. This is money you have set aside to keep you afloat in case you ever lose your job.

The theory behind it is you should always be financially stable enough to support yourself for a certain amount of time in case you either lose your job or quit. It'll allow you to tell your company f**k you if you happen to work somewhere you hate.

And of course, nothing with the economy is for certain. Whenever you work for another company, there's a possibility of being let go.

You should have enough saved up (**aside from your savings account**) to survive for at least three months without additional income.

START A ROTH IRA

Roth IRA accounts have become extremely popular over the years, particularly among young adults. Here's a great definition of what the Roth IRA account is:

A Roth IRA is a special retirement account where you pay taxes on money going into your account and then all future withdrawals are tax free.

The main benefit here is you **don't** have to pay taxes on the money once you withdraw it, as long as you do it after you are 59 ½ and have met the 5 year holding period. [Here's more information](#) on Roth IRAs and how they work.

BE REALISTIC

Reading articles and guides like this one tend to get you really motivated to make financial changes, and that's great. However, at the same time you have to be realistic.

The reality is some people may **not** be able to invest 20% of their income into savings. Since a lot of twenty - somethings are struggling to pay off student loans and other debt, the suggested numbers you read about might not work for you.

The important thing to **remember** is that you should save something. Even if it's just \$20 a paycheck, it's a start. **Don't** stretch yourself too thin trying to follow advice that **doesn't** apply to you.

CAREER

DIVERSIFY YOUR INCOME STREAMS

One thing millennials have been great at is breaking the chain of working a 9-5 for over 50 years and hoping you have enough to retire.

Side hustles and entrepreneurship have become the norm and people are **no** longer relying on a single source of income. In fact, you could argue that having multiple income streams is becoming a necessity. It's also easier than ever with tools like Fiverr, Upwork, Uber and other companies that allow you to make money from anywhere.

Here's a list of ideas to make some extra money on the side that you can start right now.

NEGOTIATE YOUR SALARY

If you're struggling to save money each month, you have two options:

1. Lower your expenses
2. Increase your income

A lot of people automatically resort to the first option because it's less intimidating. However, if you **truly** deserve more money, then attempting to negotiate your salary is worth the try. It's much better than trying to decrease your quality of life by cutting out the things you enjoy.

The **worst** case scenario is your company says **no**. But if they say yes, it'll make your life easier. [Here are some tips](#) to help you ask for a raise and actually get it. And by keeping quiet, you may be screwing yourself. This graphic from [Salary.com](#) shows how much money you can lose by **not** negotiating your pay. Yes. [Salary.com](#) shows how much money you can lose by **not** negotiating a higher salary.

MAKE BENEFITS A PRIORITY WHEN LOOKING FOR A NEW JOB

As young adults, we often look at salaries as the major deciding factor when accepting a job. However, if you want to be more financially savvy, also consider the benefits and perks the company is offering.

For instance, [Cisco offers employees](#) a gym with acupuncture and physical therapy. And Google's benefits have been bragged about for years, including free food, the ability to bring your pets to work, free transportation and free gym access, amongst others.

With newer companies focusing on employee satisfaction, money-saving perks like these are starting to become more widely adopted.

DON'T BE AFRAID TO SWITCH JOBS

A list of personal finance tips that tells you to quit your job? Are you crazy?

I'm **not** telling you to just quit your job without a plan, but if you're underpaid and struggling financially, it may be time to consider changing companies. This is especially **true** if you've made it clear to your manager that you **don't** get paid enough and nothing is done.

Remember, you have to do what's best for you, even if that means making a life change.

HUSTLE, HUSTLE, HUSTLE!

When you look at some of the most successful people in the world, they have something in common. They hustle.

Your twenties and thirties are prime times to focus on working hard and building a solid financial foundation. That could mean creating side hustles in addition to your full-time job, or even working multiple jobs if you want to. Just **don't** get lazy.

BECOME AN AFFILIATE FOR PRODUCTS YOU USE ALL THE TIME

Speaking of side hustles, here's a great idea that you may have never considered. If you're always Tweeting about your favorite products or emailing links to your friends and coworkers, why **not** try to make a little money from it?

Many companies have affiliate programs where they will pay you a percentage of each online order for everyone you refer. A great place to get started is Amazon. They have one of the best affiliate programs available, and there's a good chance you already shop there.

You can [get started here](#).

OTHER

LEARN TO FILE YOUR TAXES CORRECTLY (OR HIRE SOMEONE WHO KNOWS HOW)

Have you seen those H&R Block commercials where they talk about how much money people miss out on when filing their taxes? Well it's **not** just a sales pitch, it's really **true**.

There are a lot of deductions most people **aren't** aware of (**not just young adults**). If you've used online tools like TurboTax and Taxact to do your taxes, make sure you're **not** missing out on any potential deductions.

As you start to earn more money and get more assets, doing taxes will become more complex. Especially if you have side hustles and multiple income sources. At that point, it might be worth talking with a tax preparation service or an accountant to make sure you're maximizing your return.

TRACK YOUR NET WORTH

Unless you created and sold a huge app, most millennials **aren't** paying too much attention to their net worth. However, it can actually be very beneficial.

In its most basic form, your net worth is the difference between all of your assets (**cash, investments, property, etc.**) and your debt. If you use the Mint app, it has a tool that'll calculate this for you.

Monitoring your net worth gives you an idea of whether or **not** you're heading in the right direction financially. If you're in the **negative, don't** worry. A lot of young adults are. But you can use the personal finance tips here to help get you trending upwards.

GAMIFY PERSONAL FINANCE

The reason I'm such a big fan of tools like Mint and Acorns is because they make personal finance fun.

For decades, young adults have avoided personal finance because it **hasn't** been the most exciting thing in the world. Spreadsheets, math, RESPONSIBILITY!?!? Who wants to deal with that?

Thanks to apps, personal finance has become much more enticing and less intimidating. If you have a negative view of personal finance, try gamifying it with apps.

LEARN ABOUT MONEY MANAGEMENT

Along the same lines as the previous tip, personal finance is a lot less intimidating when you spend some time learning the basics. Reading about money management on blogs like this or even through books and videos can be extremely helpful.

There is plenty of information out there, you just have to do some research to find it. The best part is the information is easily digestible and **not** dry and boring like a textbook.

BE FINANCIALLY INDEPENDENT

We've saved the best personal finance tip for last. Young adults, especially millennials, have a reputation of being entitled and lazy.

Taking control of your own finances means you're able to stand on your own two feet without relying on a single source of income, your family or anyone else.

ONE RESPONSE

[SHELLY CHADHA - ITHINK FINANCE](#) [Reply](#)

This was such a good read, thanks for sharing. I find millennials and money a very interesting topic to discuss and often wonder about all the reasons why millennials are struggling more than ever to keep up. I particularly liked the 50/30/20 budgeting rule – sometimes it's a lot easier to stay motivated when saving if you have a plan outlined in front of you, so thanks for that! I also wanted to pick your brain on something if that's okay: What do you think is the main reason for the majority of millennials choosing **not** to save?

<https://moneygoody.com/personal-finance-tips/>

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Guardian Angels Caught On Camera: God's Messengers Are Here

Feb 20, 2019 => Guardian Angels: God's Messengers Are Here

For I tell you that their angels in **heaven** always see the face of my Father in **heaven**.”

<https://www.youtube.com/watch?v=lj7tvWXnQk0> **11 min**

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15 Money Things Young Adults Overlook That Matter

I **don't** think I need to tell you how cool it is to be able to live on your own, have your own money and eat only ice cream for dinner. Plus, it's **not** just the addition of freedom but the disappearance of grades and other scholarly responsibilities. But what about after the college bell rings? Term papers are a thing of the past, **no** one is going to miss those. But you might be missing something that's more important. Here is a list of common **[money]** things young adults overlook.

I have been observing Reddit lately for fun. Reddit has a sizable portion of early 20-somethings and after a while a lot of the posts sort of repeat itself. Different characters with similar stories and similar concerns.

Some of the centralized issues and conflicts seem preventable but easily overlooked. I wanted to attack some of the things at the core because I recall overlooking the same exact things myself.

Financial tips for young adults:

1. **Don't** tick off mom & dad or Grandma or Grandpa

Our generation's problem? We all tried to grow up way too fast. Parents are the greatest resource a person has in this world and although we are **no** longer children it **shouldn't** mean our parents and Grand parent will be playing a smaller role in our lives.

In fact, this is the time our parents are probably the most helpful. Young adulthood is **not** a good time to ignore the advice of the elders.

Parents, more often than **not**, have their children's best interest in mind. OK, they can sometimes be **bad** at showing it in a conductive manner but ya know, love makes a person crazy.

This adulthood thing is **not** easy. We need mom and dad to get a good interest rate on a loan or just bunker down with them until things pick up. They are the ultimate backup plan if all else fails and you love them. OK?

2. Mentally SUBTRACT by 30%

That's what I do and it's as depressing as puppies left on the roadside, but it works. Your dollar **doesn't** take you very far and even if your tax bracket is prorated you're still dealing with sales tax and state tax as it applies. Just knock off 30%. If you make \$10/hr., it's really \$7/hr.

3. **Don't** put off debt

Debt is one of those things that can easily grow out of control without keeping enough vigilance. The Groovies had a recent guest feature that highlights the danger of compound interest when it's working against you. Compound interest can be your best friend or your **worst** financial nightmare so let's put a hand up to our hearts and make a promise to log in and check whatever is owed -- and start killing it.

4. Consider opportunity cost

This is one of these things where you have to pick your battles. Everything comes with an opportunity cost. Even if you're young. Opportunity cost is the price of a choice under a particular circumstance where you can only select one and they are in **no** way mutually inclusive.

T'was a bitter day when I learned you can lose double time. Darn economics. My life was faintly simpler and much less effective before I met you!

5. **Don't** get anything you need to feed

When I was 16 I was so excited about growing up just so I could 1. get my own apartment and 2. a dog. Nope, **don't** do it. It's hard. It's already hard enough to get an affordable apartment with just you, much less one that allows pets. Plus, they usually come with monthly fees and/or nonrefundable deposits.

What about fish?

Fishes are decorations that we'd have to clean and feed honey.

6. Sell/donate everything you left at your mom's

When we move out and leave things behind at mom's, that's naturally indicative of what we really **don't** need.

“But..”

Shh Shh, listen. If you left it behind = you **didn't** need it. It's **not** because you just needed some money before you can afford to rent a storage unit. You **don't** need it. Also, **don't** ever pay for a storage unit.

Case #1: we fly back to Northern California every Christmas and Jared's mom always reminds him to take some of his stuff back to Seattle.

That poor woman has been asking for 5 Christmases now and we have moved back maybe 2 boxes out of...20? It like neither of us wants to admit it's junk. We **don't** actually want it but it's hard to find time to sort and deal with it when we're stuffing our faces and opening presents. Thankfully mom and dad have a 3 car garage of which all happy childhood memories are stored.

Next Christmas, I'm taking my own advice and clearing out that stuff! I'll go through those boxes and donate it. It's mostly Ninja Turtle & Pokémon toys anyways but it might be worth a chunk of change to someone else.

7. Buy stretchy pants

Don't look at me like that! I'm being realistic. We are probably **not** going to get smaller, horizontally. The older I get the more I appreciate my sweatpants ha ha. Clothes are monetarily a **dead** resource so buy something that's breathable.

I dug my mom's muumuu out of somewhere and started wearing it because it was so comfortable. My mom laughed her head off when she first saw me with it on. Apparently, that's all she wore when she was pregnant with me for the same reason.

Mom: “上次我穿着你在我肚子里!” / “Last time I wore that YOU were in my belly!”

8. Calculate your monthly savings rate

It **doesn't** matter what we make or how much we save. I just know if I knew my savings rate when I was 19 – I would have been a lot smarter with my money. The goal now is to know where we are and where we want to be. Saving rates are good eye-openers.

P.S. saving rate should be monthly but you should [budget](#) bi-weekly so it's **not** an avalanche of information at the end of the month.

9. Car Insurance is more expensive for the young

Discriminatory bums. Kidding! It makes good sense. The data shows young drivers get into more accidents on average compared to older drivers. The basic breakdown goes:

- Age 23: \$2,602 – \$4,020
- Age 24: \$2,590 – \$3,474
- Age 25: \$2,190 – \$2,958

The rates go down if you live in a small town and/or if you're a homeowner.¹ If you're young and you can walk, run, bike or bus to work – you can save a lot of money by going car-free. We live car-free and it's **not** always glamorous but we're saving.

10. Get an email signature

You know how I know this is good advice? I know because I thought it was **bad** advice before and ignored it. Now I'm a little older and I completely regret **not** taking two minutes to make an email signature. A signature just makes everything more professional. There's an air of authority around it even if it's just 'assistant manager to the assistant regional branch manager at Foot Locker.' Think of it like "I have a life. Look at all the stuff I'm up to."

A good email signature² has all your professional websites / LinkedIn /position uploaded but should have none of the above.

You can get a free signature from [Wisestamps](#).

A tip to go with your email signature — when sending an email with a resume for a job, create the message in Word. Enlarge the font, run spell check and proof it 3 times.

You'll catch mistakes like using "their" for "there" and missing words altogether. Fix the text in Word and copy it into the body of your email. – Mrs.G

11. Find a frugal partner

This is so important I **can't** even begin. I would do an interpretive DANCE about the effect of money on a relationship but you **can't** see me. Do you know how much relationship advice I dough out that is based on essentially an argument about money? This should be #1 on the list of preferences for potential mates. I'm **not** a believer in romance or courtship. I believe in what's practical and money is very practical especially if there's a chance you will be sharing a roof with the person for the rest of your natural life.

Case #3: She wants a nicer apartment because, for 2 people in their mid-30s who has decent money, they **shouldn't** have to live like college students. But he **doesn't** want to toss money on a rental apartment – he wants a better retirement than a better apartment.

12. Balance your smartphone apps to 50/50 leisure and practical uses

There is absolutely nothing **wrong** with leisure apps like Snapchat or Instagram but it would be nice if we kept track of the apps based on less what Kim K is up to and more brain food.

Some practical apps are Google drive, library ([in Seattle they partnered up with Overdrive](#))/Kindle, dictionary, language app, budgeting app, and financial apps ([Bloomberg](#), [SeekingAlpha](#), [Robinhood](#) etc.)

13. Libraries still exist and ARE awesome

Things in life are rarely free and this is **not** free. Your taxes are paying for it so you should definitely use it. **Remember** the 30% pay you cut out? That's the tip you pay for services like libraries and buses and playgrounds. Take advantage of those things! I'm all for knowledge but I'm **not** willing to fork \$10 for a piece of **bad** fiction (**I'm picky**). I **don't** want nerdy buyer's remorse.

14. You can push the expiration date on some things

Not everything but most things. **Not** milk but yes to cereal. When I go to the store I check the discount meat rack and the discount bakery rack. Frugal or cheap depends on how you land in your way of thinking. I do notice some people are embarrassed to look at the discount rack so they steal glimpses by walking near it. I just waltz right over, proud as the day is bright, with my cheap self and poke around. These things are usually 30%-50% off regular priced items because they're about two days old. Hey, I'm still alive and kicking.

15. Mind your credit score

It's basically the grown-up version of being **graded**. It's the official transcript & SAT score you send off to colleges to prove you're **not** a total screw up. "Mmm, how has this person fared in the Lifeclass, let's see the scores."

Thankfully, **no** one has to study for it. Just be mindful of your spending, watch out for ID theft and make time your friend.

P.S. if you have student loans (**considered installment loans**) you can improve your credit score without a credit card. Time and consistency of payments are the best ways to build your credit.³

Bonus!

16. **Don't** wait to start exercising

It is easier to build the habit of exercising when you are young, strong, flexible and energetic. – **Grant**

17. Get roommates

By [Josh](#). Having roommates is free money baby but make sure you choose the right person to bunk with! MSM wrote a terrific write up [here](#).

18. Nutrition

Learn proper nutrition early on because your weight will creep up in a hurry once your metabolism starts to slow down. – [MSM!](#)

19. Budget traveling

There are a ton of resources out there (cough like [Airbnbs!](#)) so shop around – FM
<https://www.thefrugalgene.com/15-money-things-young-adults-overlook-matter/>

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Hate Budgeting? 12 Tips to Make Budgeting Less Painful

Budgeting.

Many people have come to **fear** the word.

When you think of budgeting, missing out on nights out, eating rice and beans, or couponing might come to mind.

Or you may think of receipts, cash envelopes, and endless budgeting meetings with your partner.

Is there a way to make budgeting less painful? Or, better yet, even painless?

Saving money **doesn't** have to make you miserable. With adequate commitment and planning, it is possible to keep it. Simple.

1.) Keep It Simple

A budget **doesn't** have to be and **shouldn't** be complex. The best way to budget is to keep it as simple as possible.

There are many ways you can simplify your budget, including points listed in this post. You might consider how you can simplify or minimize your expenses, choose a simple budgeting system, and have a simple plan for how you will hold yourself accountable.

Keep in mind, it may be tempting to get very detailed . You might think a more detailed budget is the only way to succeed. But in actuality, if you start with a complicated budget and system, you **aren't** likely to stick with it.

2) Find a Tracking System That Works for You

No matter what type of budget you choose, every system will require you to keep track of your spending. That may look different to everyone. Some people prefer to use digital tool like [Personal Capital](#). Some individuals like to keep track of their receipts and write down all of their spending.

We love simple spreadsheets at Young Adult Money, so we created a free automated budgeting spreadsheet for you. This spreadsheet already includes all of the formulas, so you only have to enter in your spending and income (**or pull it in automatically through [Tiller](#)**), which makes it very easy.

You can find out more about the [budget spreadsheet here](#) or download it below.

3.) Decide if You Prefer Cash or Credit

Everyone handles their money differently. Some personal finance experts, like Dave Ramsey, insist that you must use a cash only budget in order to be successful. However, [credit cards](#) can be an incredibly useful tool when used correctly and responsibly. **Not** only can you earn points or cash back with most credit cards, but proper use of a credit card can help build your credit score.

Choosing between a cash budget or a credit budget is a personal decision. Some people like to physically see their money, so they might choose a cash budget while some people like the protection and tracking a credit card offers.

4) Cut Out Unnecessary Bills

What's one easy way to save money and simplify your budget? Cut out unnecessary bills entirely.

Cancel the gym membership you rarely use, or the magazine subscriptions you **no** longer read. If you rarely watch television [then cut cable](#). Taking the time to cancel these expenses now will **not** only save you significant money, but it will save you the hassle of having to pay yet another bill.

5) Communicate About Your Spending With Your Significant Other

A budget does a couple **no** good if they **aren't** on the same page. If you are in a relationship with someone – whether you are married, living together, or just dating – you need to be on the same page with your spending habits. You **won't** be able to progress financially if your significant other **isn't** supportive.

The first step to getting your significant other on board with your budget is to communicate with him or her. This can be a scary step, especially if you are in a relatively new relationship. But it will be impossible to reach your financial goals if your significant other has **no** idea what those goals are.

6) Update Your Budget Daily ([Well for a time, like a few months.](#))

It can be overwhelming to update a budget if you wait for weeks or a month to do it. By reviewing your budget daily, you will take a lot of the dread out of the routine. It **doesn't** even take 5 minutes to review your spending from the day before, but it can save you hours at the end of the month.

If you'd prefer to only check your spreadsheet once a month, I recommend using [Tiller](#). Having all your spending data in one place, automatically, is a huge win.

7) Remind Yourself of Your End Goal

A budget has a purpose. It's to help you reach your financial goals. Without budgeting, you may never [pay off debt](#) or save for the things you want. So, when budgeting gets challenging, what do you do? You need to remind yourself of your end goal.

Maybe these are long-term goals, such as buying a house in your dream city or retiring early. Or, perhaps, these are more immediate goals, such as how to afford to buy Christmas gifts this year or saving for an **emergency** fund. No matter the goal, it's important to remind yourself of why you are budgeting and why it's important to make the small sacrifices that may be required by your budget.

8) Set Hard Caps

Many expenses, such as utility bills, are variable so **no** two months look the same. While it may be impossible to predict your expenses for the month perfectly, some expenses need a hard cap. Expenses such as eating out, shopping, or cab rides are expenses we can control. These **aren't** necessary for daily life, so they may be considered a luxury. If you **aren't** careful to keep track of these expenses, they can destroy your budget and over time, they can even destroy your finances.

You can still do these things while on a budget. But you need to ensure that you are sticking to exactly what you allocated for these expenses in order to make any progress on your finances.

9) Group Similar Bills Together

It can be overwhelming to try to track where every cent is going. It can be very time consuming to sort through receipt after receipt to categorize each individual expense.

One thing I like to do to counter this is to group similar bills together on my budget. For **example**, I group car insurance, gas, and car maintenance costs together in one category. I add my water, electric, and internet bills together under a utility category. If I want to be more specific, I can. But for anyone who is new to budgeting, this method can ease you into creating good patterns.

10) Budget In Fun

Realistically, most people **don't** go from spending their money without a second thought to sticking to a strict budget overnight. Everyone has hobbies and activities that they like to do for fun, so they should make sure to budget for them.

Even if you are trying to cut out most spending, you **aren't** likely to stick to a budget if a budget is depriving you of everything you enjoy. You might **not** be able to do your hobbies as frequently, but you can and should still make room in your budget for them.

11) Think of a Budget as a Tool

Budgeting will always be painful if you view it as a nuisance or as restrictive. Sometimes, we need to remind ourselves that budgeting is the fuel to get us to reach our financial goals. It gets you to where you need to be.

This change in mindset can help you to appreciate your budget and even start viewing budgeting as something that allows you to be able to afford the things you want rather than restricting you.

12) Commit

Commitment is key to reap the benefits of budgeting. Without commitment, a budget will fail.

How do you get yourself to commit to your budget? You might consider sharing your budget with someone close to you for accountability. You might incentivize it for yourself by budgeting in a small reward every month or so. Or, you write down your financial goals and go over them daily. These are just a few things you can do to keep committed to your budget and your finances.

Related: [Finally! An Automated Budget Spreadsheet in Excel](#)

What methods do you use to make budgeting less painful? If you **don't** currently have a budget, how do you think you can start?

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<https://www.youngadultmoney.com/2017/12/11/make-budgeting-less-painful/>

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KKKK. XXXX. More will soon be added from here on down.

YOU have any **questions** on: **YOUR REPRODUCTIVE RIGHTS?**

Advice on **REPRODUCTIVE RIGHTS**

YOU have any **questions** on: **EDUCATION?**

Advice on **EDUCATION**

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YOU have any **questions** on: **GAY MARRIAGE?**

Advice on **GAY MARRIAGE**

YOU have any **questions** on: **THE HOOK UP CULTURE?**

Advice on **HOOK UP CULTURE**

YOU have any **questions** on: **Having a Young Married CAREER?**

Advice on **Young Married CAREER**

YOU have any **questions** on: **MARRIAGE ITSELF?**

Advice on **MARRIAGE ITSELF**

YOU have any **questions** on: **ANYTHING ITSELF?**

Advice on **ANYTHING** in life **ITSELF**

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YOU have any **questions** on: **Marriages now from age 18 up to age 27 for women and 29 for men?**

Advice on **Marriage age 27 for women and 29 for men**

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YOU have any **questions** on: **His sex?**

Advice on **His sex**

YOU have any **questions** on: **Her sex?**

Advice on **Her sex**

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Secrets - => The Pursuit of Perfection & Surrendering Your Story to Your Readers

Sometimes finishing a story is the most unsatisfying part of writing. **No** matter how hard you work on it, you may still feel something is missing.

William Kenower discusses this dissatisfaction, the quest for perfection, and the importance of relinquishing your story to your readers and on to others.

I was seventeen, and I needed something new. I had just fallen in love for the first time, life's horizon seemed a little brighter to me, and I was tired of all the heavy, self-pitying music I'd been listening to. I headed down to the used record store in Providence thinking I'd pick up a copy of *The Court of the Crimson King* by the band King Crimson. I'd seen the album once: it was brightly colored and vaguely psychedelic. Holding that image in my mind, I wandered into the store, began thumbing through albums, and plucked out what looked like the very thing I'd been searching for.

3 Layers of Writing Mastery: Which One Is Most Important?

Apparently, I **didn't** bother to read the title of the album or the artist because as soon as I got home and pulled it out of its brown bag, I discovered I had **not** bought *The Court of the Crimson* but had in fact selected *The Rise of Fall of Ziggy Stardust and the Spiders From Mars* by David Bowie. It was as if I had hallucinated. Well, it's different, I reasoned, and decided to give it a listen.

The first song on *Ziggy Stardust* is called "[Five Years](#)," which is about how the world will soon be coming to an end.

It's apocalyptic, but the song's narrator finds himself reflecting on all the different kinds of people in the world and how he, "*never thought (he'd) need so many people.*"

I **don't** know what Bowie intended when he wrote the song, but what I heard there in my living room, leaning into the speakers, enjoying Bowie's theatrical voice and emphatic piano – what I heard was love; and **not** just for one girl, but for everyone. As soon as I heard this I found myself saying aloud to **no** one, "Thank you! Thank you!"

About thirty years later I was standing at the back of a crowded auditorium. It was the first night of a literary festival in Vashon, WA, and I was to give a short speech as a part of a pre-festival cabaret. I was extremely nervous. Though I had acted as a young man, I had never stood before a crowd of strangers as *myself* and told inspirational stories. My worry was so palpable that a woman standing beside me leaned over, laid her hand on my elbow, and said, "I'm sure you're going to do fine."

My name was called, I scurried through the crowd to the podium, and delivered [this talk](#). Once I got going, once I got a few laughs, and once it became clear that **no** one was going to boo or march out, I enjoyed myself. There is something mysteriously electric about the performer-audience relationship. You feel the collective energy of all those people sitting in the darkness and it takes you somewhere you **couldn't** have planned. The whole thing is alive and unique and then in the next moment they're clapping and it's over.

You make your way back through the theater as if in a dream, still riding the energy you found on stage, and there's the woman who had told you you'd do fine, and as soon as she sees you she says, "You wrote that for me, **didn't** you?"

Sometimes finishing a story is the most unsatisfying part of writing. **No** matter how hard I worked on it, **no** matter how much I discovered, **no** matter how certain I am that it ended where it needed to end, I still feel something missing. When the idea for the story came to me there was a wholeness to it, a perfection even, that seemed to somehow have gotten lost in the translation to page. It happens often enough that I've had to make peace with this feeling, lest I ruin the story with unnecessary rewriting.

This experience is a consequence of being a reader as well as a writer. Listening to "Five Years" was **not** the only time a work of art has found its way to me at the perfect moment, answering some **question I didn't** realize I had been asking. I always sense something holey when this happens, as if the poem or song or story was delivered by divine intervention to me — just to me — when I needed it most. That feeling **doesn't** always last — **I didn't** thank David Bowie *every* time I listened to *Ziggy Stardust* — but **I don't** care. The discovery has been made, the **question** answered, and that's enough.

What I feel I am missing at the end of my stories is the reader. Writers start stories, but readers really finish them. All those details we must leave out, all the fertile open spaces the details we leave in define, belong to the reader. They will use their own imagination to add color and sound that I did **not**, and they will use their own longing to find in my stories what they need. When they find it, when the right story makes it way to the right reader, a circle is completed. Neither artist nor audience can see the whole circle, but we each feel its totality.

If you ever sense that nagging incompleteness at the end of your stories, **remember** that you are **not** just a writer, you are also an author. You write to share your work with other people, particularly strangers you'll never meet. **Remember** that the final step, after you type The End, is to mentally give that story away, to fling it out your window like a homing pigeon, trusting it will know where to go, will know the perfect shoulders to land on, guided in its journey by the same light that brought the story to you.

<https://www.writersdigest.com/editor-blogs/writers-perspective/the-writing-life/perfect-stories-the-pursuit-of-perfection-surrendering-your-story-to-your-readers>

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YOU have any **questions** on: X

Surrender the Secrets => IF => Surrendering your Secret is for **YOU!**

YOU have any **questions** on: x

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Surrender any Secret => Testimonies

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Why **Aren't Millennials Getting Married?**

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A lot of people wonder: why aren't millennials getting married?

A study by Gallup found that in 2014 only 16 percent of 18 -29 year-olds were hitched. Sixty-four percent of the age group was single.

Here's what I see...

I see a generation that is perpetually in transition. I see a group of young people vested in their own self-actualization. We are rapidly transforming ourselves to adapt to a world where the conventional structures of the past are being exposed as institutions with rotten foundations.

I see people who want to have sex, connect and relate in a loving way with others, but cannot offer anyone their commitment when they themselves are still in flux.

I see both men and women who are diving into our growing pains in a way that those who came before us haven't.

I see people who **don't** want to take out their own unresolved emotional issues on others, who **don't** want to get wound up in the kind of co - dependent relationships that are created when we think someone else will fix our problems and restore us to a sense of wholeness.

We seem to be able to handle going on a date once or twice a week. We can handle open relating; experimental forms of relationship anarchy. What we **can't** as easily buy into is the expectation of forever.

Marriage for millennials is **not** a capitalistic endeavor. Mainly because a lot of **don't** have any savings or assets to merge with someone else. For us, marriage is **not** considered the end goal, the only path to a life well-lived.

We seem to shy away from the yoga of what it takes to face, day in and day out, the great mirror of another. We **haven't** figured out how to walk beside someone else without compromising our own discovery of who we might become if were to know ourselves first as self-assured, stable, and sovereign.

To millennials, choosing someone prematurely will detract from our ability to step into our full potential. We need the freedom to ebb and shift and grow out of a connection. We **don't** want to invest the precious commodity of time in someone else, when we ultimately need to focus on ourselves if we are to create a fulfilling life and do our part to aid in the transformation of this brave, new world.

When we try to commit, we often get burned. We end up sacrificing our path and purpose to take care of someone else, who **hasn't** figured out how to do it on their own. We form chemical attachments with people before we know the type of person we'd **truly** be compatible with. We get hooked to what we think the future is going to look like and try to control someone else so that our dreams work out. None of this typically ends well.

I see a generation that is collectively coming to terms with the existential **truth** that humans are species that will forever be alone, together.

Maybe this stance makes us selfish and immature. Maybe we're missing out on the blessing of having an ally, through thick and through thin, in this unpredictable time period. Or maybe, when we do decide to "settle down" and start families, our relationships will be healthier as a result.

https://www.huffingtonpost.com/entry/why-arent-millennials-getting-married_us_5a075620e4b0ee8ec3694209

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Millennials are **not getting married**

Bitter Boomers: Why **won't millennials pursue marriage?**

Economist Steve Leeb and FOX Business Network's Charlie Gasparino, Liz MacDonald and Charlie Brady weigh in on millennials' lack of interest in marriage.

<https://www.youtube.com/watch?v=qCTrG1rYIJ0> **10 min**

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Millennials Are Rejecting the Church, Marriage, Republicans | The Rubin Report

According to a new Pew study, Millennials are becoming more and more unlike their parents. According to the study, many Millennials lean left politically, **don't** identify as a "religious person" and only 1 in 4 are married. Do these numbers surprise you, or does this study prove what you've already known? Why do you think this generation is so different than the ones before it? Subscribe to The Rubin Report:

[http://www.youtube.com/subscription c...](http://www.youtube.com/subscription_c...)

<https://www.youtube.com/watch?v=m4vrTZ-GUYQ> **8 min**

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NEED More to add in here. KKKK. Jhgfdtrewwed

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Join up with a volunteer non - profit program.

Volunteering is a great way to meet new people, get some exercise, and involve yourself in a **positive** project that can lift your **spirit**. It also comes without a cost (**or very little**) to you and can provide a lot of entertainment and a fulfilling day when you're in the right mindset.

I've come to spend more and more of my time volunteering, serving on various committees and people helping groups in the community. I am on a few local area towns and Church committees. It is hands - down the best thing I have ever done.

Be a volunteer with your local **Lions Club** or other Non - Profit Org. and you will feel much better about yourself.

Be only a volunteer – for a time - if later you wish, you may later to join this local **Lions Club** that is later and it is up to you. You'll be meeting other people who share your interests, which gives you an easy opener when striking up a conversation. Meet many new people and also maybe meet the next Him or the next Her for YOUR life. This Web Site is sponsored by a **Lions Club**.

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Note: Yes. Both single people, people dating and married people have review (**Well Pre – viewed**) this “Web Site” and its parts so far. As a summary of the parts and up - coming part drafts; most people are telling us that this information is also needed and wanted for them, those married people too and many people found this as new information as they **didn't** even know about this stuff.

Subscription: One may have a Subscription as over age 18 Adult (**including the open part**) or the open Web Site part for only a small fee of \$3 for each month. If you like these ideas and tips – please tell a few others.

Marriage Second Time Plus => **A new** Web Site:

Marriage Second Time Plus . **Org** => **A new** Web Site:

A new Web Site: <http://marriagesecondtimeplus.org/>

<https://www.youtube.com/watch?v=YNdFu6bnhfU> **6 Hours of Flutes**

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If YOU like or YOU got some help from this MSTP PDF or YOU know of someone this part will help from this part above. Copy it and send it to someone.

If YOU have any other information on this subject above send the **MSTP PART** Doc to:

extra@marriagesecondtimeplus.org/

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If you have any comments please E-Mail us: info@marriagesecondtimeplus.org/

Visit: Tri-CountyRegion.US

Visit a new Web Site: <http://marriagesecondtimeplus.org/>

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This sponsoring Lions Club does **NOT** endorse all information contained this **PDF # 34** part.

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THE END of MSTP PDF # 34