194: Why Couples Fight About Money & How to Finally Stop

FULL EPISODE TRANSCRIPT

With Your Host
Debbie Sassen

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Welcome to the show by BatSheva. Thanks. It's so exciting to be here. We've been trying to plan this for a long time, and I'm really, really glad. Listen, we're both busy people. You have kids and grandkids and life and work and all the stuff. That's all this stuff that's going on. So I gave a quick introduction before we jumped into the studio, but let me listeners know a little bit about you.

I know you've lived in Israel probably about the same amount of years as I've been here for 37 years. How long have you been in Israel? You've been here for a bit longer. So we made Awa, my oldest was born and she just turned 32, so, okay. All right. We're here a little longer. Okay. I know your husband runs a portfolio management financial advisory company, which we'll talk about.

But how did you even end up in the world of finance? That's a good question. one day when my husband's secretary was out sick, I got a phone call at, can come and help answer phones. So I came to the office and that one day of answering phones turned into coming in more often and my, responsibilities increased and I eventually got my license to become an advisor.

So over the years, I've worn Different hats in the business. Okay. But by sitting with clients and talking with them, I realized there was this pattern growing that, when couples had difficulty making financial decisions, it wasn't so much as the dollars and the investment decisions, but they were having a hard time talking with each other.

And more often than not, they were talking at each other. Mm-hmm. The money wasn't the issue, it was the communication and seeing this pattern again and again led me to create financial date discussion cards. It's a deck of 50 questions that help people talk about their values, their habits, their goals in a relaxed way.

It's a simple way to begin conversations. It's not budgeting, it's not worksheets, it's just conversation. Okay, so we'll get there in a second. 'cause if we're talking about conversations, I wanna dig into that conversation that you and your husband had when he called you into the office, but Sheva help, right?

Because now you're having a money discussion in a way of bringing you into the business. were you only at home with your kids at that time, or do you have like even this whole idea of. Creating these financial day discussion cards, like, do you have a counseling degree? how did you connect the dots between who you are, what you studied in school?

I mean, for all I know you studied art history, so just let us know your background is and how you actually started. And women are, listen, we do have

a higher EQ than men on average. Some men have a very high eq, but we do feel things and sense things and notice things in ways that men don't.

So we just have to gift nurse. that understanding, but what's your background? Even before your husband like started putting out the help signs, the SOS So your joke about art history isn't so far off. okay. I, studied history of ideas, so, way back when. Not history as names and dates and facts, but the how, the interrelationship between the economy, the philosophy, the sociology and how everything merges together to produce an idea and how the idea changes.

When everything around it changes. And that's exactly what happens with our money stories and our finance. Mm-hmm. 'cause we don't have one set idea of the world and our personal stories develop as we're put under The pressure cooker of life. Yeah. and we're constantly evolving and our ideas constantly evolve and I love learning, so I just pick things up along the way.

Read great books, listen to podcasts, and you learn from the people who you meet. Okay. So while we're on this topic, I could ask you at the end, but I'll forget, what are three great books? About money or otherwise, maybe not even about money. Three great books that you love to read that you think everybody should read.

And I'm telling the listeners I totally caught you off guard with that question. Okay. I love books. So, number one is The Checklist Manifesto. Yes, it's a great book because everything. You do. If you have it in a checklist and you know what you're doing, you could A, do it consistently well uhhuh b not mistakes and replicate it and, and grow on it.

I love that. my daughter-in-law's mother gave it to me to read. So just see how things come around and people you come in contact with and life and whatever. It is a great book that you're reminding me, I should go read it again. Yes, the good books need to be reread on different occasions. Mm-hmm. And every few years they'll teach you different things.

another great book Quit by Annie Duke. Not necessarily about money per se, but about learning how to, she's a professional poker player so she knows how to fold the cards and how to bluff faces and, When it's just time to stop doing something and move into something else, I'm gonna start singing that song.

You gotta know when to hold them. Know when to fold them. Okay. Yeah. Sorry we didn't, yeah, this is not a podcast about singing. This is,

and the third book

I just read. The art of, what's it called? The opposite of Spoiled by Ron Lieber. how to raise generous, considerate children. And the topic of money comes across that so often because. So many of our lessons that we either explicitly or implicitly teach our children come from our behaviors around money.

So how do you stop raising the bar or how do you teach children to be generous? I love that. I remember when he published that. I remember hearing that. There's also a book out there. I don't know if Ron Lieber wrote it, but there's a book called The Price of Privilege. Have you read that? No, this is the first I'm hearing of it, but I'll look it up.

Okay. my first coach, Karen McCall, when I got my money coaching certification from the Financial Recovery Institute, she recommended that to me. I never read it though, but the idea is when you have so much privilege and a lot of people, they don't need to work. People who are very, very privileged and I did a podcast episode years ago when I first launched the podcast about, thoughts about wealthy people.

But I brought in that episode the Vanderbilt family, and by four generations, the enormous wealth. That the family had, and I don't remember in today's dollars, how many billions of dollars was the wealth. I think it surpassed in equivalent dollar terms, even what Elon Musk has today. But by the fourth generation, all of the money had disappeared and.

And Vanderbilt ended up with cirrhosis of the liver. the fourth generation, I can't remember his name right now off the cuff, but like when you don't have to get up in the morning and go to work and do anything. So then what do you do with all your time? And I love what Warren Buffet has done with his kids as he, created a, a fund for his kids and he's like giving them enough.

So that they can do anything. I think these are his exact words, that he's given them enough so that they can do anything, but not so much that they can do nothing. So they can take it and they can be philanthropists. And one of his sons, I remember watching a documentary years ago, was in Africa helping, farmers learn to irrigate and use plows and things like that.

So yeah, there is a price to having too much money. And so I love that. The opposite of spoiled. By Ron Lieber and quit, which also can come around to money and your negative money behaviors, things that could be affecting your marriage. Right. Things that you're doing, it's your old habits. And when we

bring history and sociology and the way that you were raised by your parents, and so often opposites attract.

There's someone who's a real spender and someone who's a saver, and then they get together and it creates fireworks. Fireworks, which could be fun to look at, but we have to remember, there are explosions. Something is is not right in the world there. Yeah. But the point that that you made about.

Transmitting wealth and how it gets lost under from generation to generation. I think the way to keep it is to talk about what's behind the wealth, the money, the values behind the money, and the legacy you want to give, which is not only the inheritance, which is dollars and cents in the bank account, but the ethics, the stories.

the way of looking at the world and the lessons you wanna impart, and without having those emotional inheritance, the financial inheritance won't stick. Right. I agree, but you and I come into this work around money, part of the Jewish world, and so much of our Jewish history is we're in a place, I mean, we actually read about this in the Torah just a few weeks ago, and we learned about Yk, about Isaac, is that he went to Roho and he became very, very wealthy, and then he got kicked out.

So, and then he had to go and he had to move somewhere else because they were afraid that he was gonna become too wealthy. it was a fear. And that pattern has continued for thousands of years. We're about to go into the holiday of Hanukkah right now, and that maybe didn't have to do with money and wealth, the Greeks trying to take the Torah away from us.

But even then being, the Torah being taken away from us by the Greeks, by the hellness. Or in Rome, we were doing really, really well financially. We did extremely well. And in you just like skip forward like hundreds of years in Germany, we're doing very well, and then all of a sudden the Nazis come to power and we're always the scapegoats, right?

So we do well in a country and then all of a sudden people get afraid of usor in Egypt with. The story of Pharaoh and Joseph. right? Like we do well. And then whoever the prevailing government is at the time gets really scared and then they kick us out. And so this money story that I really believe is in our DNA, this inherited generational money story where we do well, we get kicked out, we start from zero, we do well, we get kicked out, we move on.

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Like This cycle repeats over and over again. And so many of our grandparents or great grandparents, their values, they were hustling so hard. Like we live in the age of abundance. Like really the fact that you and I are talking to each other, like over Zoom, like who even heard of Zoom Right?

Decades ago. But even we're in the same country. We don't even have to meet in person. But the values were they wanted to things to be better for their children. They worked so hard. And then the next generation kind of has it a little bit easier, or two generations later they have it a little bit easier.

So how do you help your clients impart values to their children without getting stuck in those generational patterns

you mentioned? National Money story, which I never started out money stories in the national, oh, it's a big in national light before. But if you're gonna talk about the national money story, it starts with aino and him being promised great wealth. Mm-hmm. So, so at the heart of it, if you wanna say the national.

Jewish money story. So we have wealth and we have to use it for the good. Mm-hmm. So there's the whole, the giving charity, whether you give 10% or,more. those are important things to do. And with parents and their children talking about money and talking about

What it's used for, and not necessarily the amount in the bank and how it's structured, but bringing the family together on topics of, okay. How should we give our akah? Let's talk about different AKAs to do together. We've always told our kids if there's a akah that they feel strongly about, we'll match their donation to that akah.

So this is way they see that our values, that we value the research that they've done into the organization. Mm-hmm. And by talking about giving charity, you could increase your impact, because, we'll help do that. I love that. Often we'll begin a family vacation with a akah activity because I wanna teach the kids that we have this great gift that we could go, we could live our lives and do something fun, but we still have a responsibility to help others.

So I'm putting in a totally, unsolicited plug for panty packers in Jerusalem, which is one of our favorite family activities that you could go to. Nice. Because you get to use all these machines and hack up food and seal it with a laminator and you're helping. I've never been there. I know exactly where it is because my son is in Yeshiva right there.

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Okay, so your next family vacations going up. Next family vacation. Okay. This episode is worthwhile just for that. Andrew Packers. We're on the way. Okay. Assassins, so let's just talk about the age at which you start talking with your kids because money is such a taboo topic, historically speaking that.

It was one of those, like the parents talk about it, they go into their room to talk about it. The kids are shushed off to bed, when they're gonna have these like deep money conversations. So at what age do you start sharing with your family? What do you recommend to your clients? Especially if you have clients who the husband and wife are a little bit, at odds with each other and haven't had these conversations.

How do you bring kids in? So let's start with your family. I would say start today. and at whatever age your kids are, just like any other topic, you talk with your kids, you gear it towards their age. So with young kids, so before candle wedding, you put the coin in the pushka, I did that with my kid with when I was a child, and my grandkids come and they put the coin in the push cup.

And as the kids get older, You have age appropriate questions. So when my kids were in high school and began to take the bus to school, we gave them bus fare. we didn't just give them bus fare, we introduced them to. to Quicken and they had to enter their expenses and their income at the end of every month in order to get next month's bus fare and living and allowance.

They had to show us that the numbers matched up and they didn't always match up. And that's fine because you and I know budgets don't always match up, but they had the experience of having to search their memories and look at their actions and admit, okay, I made a mistake. I lost some money, but it's better to learn these lessons when thesums are smaller than larger.

Wow. You guys are like, are pretty serious Quicken. Wow. That I don't even use Quicken. 'cause it's like, it's way too complicated for me. I don't use, yeah, my husband and I used Excel sheets, but I like, what's interesting that you're reminding me is I used to put money every Friday night when I lit my candles.

But then in Corona we stopped using money. Ah, right, and people came to the door to collect and like, we really don't have, we have so little cash around and you even talk about. Like buses, like who pays for buses? we can't pay money on buses now. We have to do it by the app on our phone. Yeah. So I, and which is a problem.

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I know that when you don't have the connections in your brain between money, like physical money, you're not touching it, you're not handling it, and you're not giving it over. It has a completely different reality. Money is. Not even a tangible resource anymore. it's a resource, but we're like one or two or three steps more disconnected from money.

But I love what you said I should really go get a pile of coins. So when I'm like, I'm struggling with that very issue with my grandchildren themselves, because just the fact that I mentioned my kids were taking buses, they had cash, but now no one uses cash. Mm-hmm. So when my.

Grandchild says, can you buy this for me? And I asked her, well, what does that mean? I can't even say, oh, I have a credit card because I use my my telephone. But you use your telephone for so many other things that money, it's camera is this, it's your phone, it's your email, it's, it's everything. Yeah. Yeah.

So it's much harder talk these days than, than when you had something to hold. Right. But I think we could still send our kids to the supermarket, to the McCullough, like the little mini markets that we have in Israel. And I remember my oldest, she's 34, I I remember giving her six shekels, I think to, or maybe it was 10 shekels back in the day to go to the mini market and buy something and having her bring back the change.

And I always brought, I wanted my kids to bring back the change to help them develop the responsibility. I never like was. And also I didn't want them to just go being spend thrifts, but I never spent time like counting every little penny to make sure that it was there. But I just wanted to them to feel that responsibility.

And the first time she went, you know how the plastic bags are in Israel from the mid market, they always have holes in them, right? So she came back without the change. It must have like fallen. Out of that little plastic bag and she was mortified. I don't remember anymore if she went to, to look at it and find, look for it, and find it.

I don't re remember, but I always made sure that my kids brought me the receipt and they brought me the change so that they would feel some financial accountability. So I love that you're bringing these memories and we can still do that with our kids, you know? Now I just give my children, my adult children.

My Aunt Vista is 18, so I just give them my credit card and in a certain way it doesn't have the same, it, it doesn't create the same relationship with money as when you're using the physical thing called money. So now let's like jump

forward to your husband's company that you work in. You're the CFO, the Chief Financial Officer for the company, and you do a lot of work with, is it only couples or do you also work with individuals inside profile?

We work with individuals too individuals themselves have their own money story that they need to come to terms with and understand their own habits and spending patterns. I like to make the analogy of everyone juggles three balls, their past, their present, and their future. And it's hard to keep three balls in the air.

That's difficult. I can, you have a couple, when you have a couple, there's six balls in the air and it's really hard to keep them all in the air without one falling and breaking. And you need to know, you need to understand yourself before you can understand someone else. So having many conversations, you don't necessarily need to have two people in the room.

It has to start with one. And have you found that if you're working with a couple and one person is willing to do the work and then the other person isn't willing to do the work, have you come across that?

When you say do willing to do the work, what work are you talking about? There's the. Financial education, but learning more financial literacy and learning technical money skills. And there's also the work of becoming a better listener and understanding, like understanding where yourself comes from.

Mm-hmm. And understanding where the other comes from. So I think any couple who wants to be in a good relationship has to do the understanding work first. Mm. Okay. So tell us a little bit about, 'cause you said you started noticing a pattern with the couples or the clients that came into profile, and tell us a little bit about your thought process as you were noticing what was happening and at that time, did you start sitting with clients and start helping them overcome their roadblocks around money?

Take us through a little bit about your development within the company.

At the end of the day, after you meet with clients mm-hmm. you, take your, client notes and the patterns that are surfaced, both in the meetings and in the notesare probably behavioral finance, things that. People who are more tuned into human behavior rather than just data.

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Notice about when one person talks and goes on and on and on and things, the whole story was said. But then when you turn to the other person, you say, is there something you wanna add to that? A whole other story comes to light. So you really have to notice that there are two stories in every meeting.

Sometimes financial advisors try to input client data into financial planning programs and there's the inputs for the accounts and the this and the that. But there's one level of input maybe there are two levels of input if you have like two different salaries. But it's rare that you have the level of input for.

Spouse a's risk tolerance and spouse B's risk tolerance. they just assume the couple as a whole has one risk tolerance. So you really need to be sensitive to the fact that you have two different individuals. And aligning doesn't necessarily mean agreements on every point, but you have to get people to recognize what the differences is, what the differences are.

We've tested. Hundreds, if not thousands of questions over the years. And some of the questions that made it into the final deck, they made it there because it opens up the desire to tell your own story. Mm-hmm. And tell it in. Positive light because all too often people come to a financial, professional and they say, oh, I feel bad.

and I don't know what to do. And there there's many layers of negative feelings around money. Mm-hmm. So to try to surface the positive feelings, one of the questions is, what's a financial decision you're proud of? Mm-hmm. And it's always good to start with a positive. Yeah. And to get people talking on a good.

A good high. so they're coming together as a team. They're telling a good story, and from there, you could draw out what it was that made that well, and try to replicate that in, in other decisions. It's so fascinating because even as you're asking that question, a financial decision that you're proud of, and.

I definitely have financial decisions that I'm not proud of, but our brain is really wired with a negativity bias. We're wired to remember the bad because listen, our brain wants to protect us. That's its goal. So my brain is gonna remember when I lost money in the stock market, right? But thinking like, wow, like I did something.

I even. If I think now, like what am I proud of? I think about the living room set that I have. Like they're beautiful sofas and recliners and it's not a huge, you know, we talked about S works before, like wow, the fireworks are going out,

but like I'm so proud that I spent a little bit of extra money. I bought these beautiful plush.

Comfortable. The sofa has two recliners and we have two separate recliners. Do you know how many people are sleeping on a recliners on a Friday night? Like that's a great money decision, but we don't even think about it as something that we're proud of. But when I think about values and home and Shabbat, that's something that I never really thought until the second to be proud of.

Of course, I am, you know. We use it. Mm-hmm. it's part of the furniture, literally, but I never thought to take pride in that decision in the way that it just struck me right now. So, but while we're talking about this, I'm going to randomly pull three cards from your deck, because that's gonna give people who are listening in, and then while you're listening to this, recording, you can stop it and you can answer these questions for yourself.

So this is totally random. How confident are you in your financial knowledge and skills, and what would help you feel even more confident? That's great because we don't get money. Education, we don't learn about finances, budgeting, investing. We don't learn about it in high school, and so many people, like when I used to do financial planning, people would say to me, I don't swim in these waters, or I don't feel like an adult around money.

So that's a great, great question to ask, and it's really apropos for everybody at any level. Okay, so here, this goes back to what we talked about. What is one financial habit or value you learn from your parents that impacts how you handle money today? Ooh. I've, yeah, had a lot of conversations with people.

We talked about spenders and savers. We, I've, listen, I've worked with clients whose mom would come in and hide the shopping and hide the tags and everything from the father. Because she didn't want him to see that. Or one of my clients, this was back in the day when I just started my financial planning and coaching.

When I started adding coaching, she grew up in Canada. Her mother would come always down to New York for the sales, like from Toronto to New York. I'm from Los Angeles, so I don't really get how far that is, but she would always get like only items were on that were on sale. And she never really got to choose her own clothes 'cause her mom brought them back with in a suitcase.

And that was a decision, something that she learned that really stayed with her for a long time. So I love that question and. Here's number three for you guys,

and make sure you pause this and I'll put them in the show notes. What do you take into consideration when choosing a gift for your spouse? Oh, I love that.

No, but, but also, I'll tell you why. Because I'm thinking now, I've been doing some work in my own group Worthy money, which is, is so connected to this conversation. But I want to read the five love languages. I have it. When you say good books, we should read again. But our relationship with love and our spouses, it also comes out in the way we handle money.

Is it physical touch? Absolutely. Like we don't touch it. We don't touch money anymore. Right. Is it words of appreciation. and I have my clients write a love letter to money because money takes care of us in such beautiful ways, right? Money is the agent, God gives it to us, but then the money we use and that's where we have a touch relationship with the way money takes care of me and buys my sofa and things like that.

So I I just love that. I love that. And really understanding how you use money to, or, to show consideration for your spouse. Such a great question. No, the love languages and money, that's so spot on because People listen to their love language and it's so much harder to make a connection when you're speaking different languages.

Right. and that also ties into the question about the gifts, because if someone's primary language is gift giving, but for you, you feel stressed about finding the perfect gift on, on their birthday. Mm-hmm. it's a little bit tense and then. In a relationship, there's always the question of how much do you spend on a gift for your spouse?

Do you go all out to show that you love them? Or if things are tight and going out all out, well would hurt the budget in another form. Like, what's the best way of respecting this? And these are all conversations that spouses need to have in order that someone's birthday comes and goes, and everyone still feels happy.

Yeah. and this is interesting because this happened this week. One of my clients sent me a WhatsApp message, and I'm sure that you must have clients that ask you this as well, especially in Israel where we both are. I don't really know what happens outside of Israel, but she and her husband were going to a wedding.

And how much do you spend on a wedding gift? Like that's a huge question in different circles and different cultures and behaviors, right? Like how do you

guys deal with questions like that? I think. That's a great question and I think everyone has their standard. It depends on very much what cultures you're in.

I know back in the day that we were getting married, some friends invitations even said, come even without the gift because they wanted to celebrate with you. I dunno if that's still done these days. but it's hard. And expectations. And if you don't give a gift of a certain level, maybe people will, people, and we're so worried about what people are gonna think about us, right?

Like, how are you gonna feel if you give a gift that's like, I dunno, half of what all the other people, give. And should you go into debt to give a gift so that you can be on par with other people? It's such a. Very, emotional and it can trigger so many thoughts about you, your own self-worth and money.

So tell us, just surprise me about one of the most fascinating conversations, no names that you had with some of your clients. Like something that people can say like, oh, what's going on with me? I'm not. So like crazy. I'm not abnormal, I'm not lying off the deep end. just let us know. So, some of the, the things that you've encountered in your time working with couples.

So I'll tell you a story. CFP told me who, who bought the cards because she wanted to use them in her practice. Okay. And, she was having a running discussion with her husband. Mm-hmm. It wasn't going so well. it was getting a little bit tense and there. Raising their voices a bit. And she said, stop.

And ran to the cabinet, took out the deck of financial date cards and said, okay, we're gonna go through five cards. And they went through the cards and she told me she felt the tension in the room change because all of a sudden they weren't butting heads, they were remembering that they were on a team.

and they had the same goal. And this Help them prioritize their goal and put the meaning behind the numbers. so I like that story because it shows that you're gonna disagree, but it's how you deal with this disagreements. And if you ask the questions that surface the reason for the disagreement, that's what really matters.

So, have you had people come into the office? I love what you said about different risk profiles, and for my listeners who maybe don't understand what that means, lemme just explain it a little bit. You know, generally in financial markets, I'm gonna keep this very, very simple. If you know, otherwise you have to go get my book, the one K investor, but.

Stocks, shares are riskier investments. There's more volatility in the stock market. When you buy a stock you own, you're like a partial owner inside a company. And bonds, or we also call that fixed income bonds is like you loaning money to. A company or a government. So Coca-Cola for example, if they wanna build a new bottling factory, they might need to borrow money in order to build that bottling factory.

So they'll borrow money either from the bank or a group of investors. And the IOU that Coca-Cola would give you would be this thing called a bond. Alternatively, if you wanna be an owner of Coca-Cola and you can own a brick somewhere, or you know, part of their bottling factory, you can buy stocks and shares in Coca-Cola and Von, because it's like an IOU with an interest rate.

And you know, when you're getting money back, they are less volatile, less risky than stock. So that's like finance 1 0 1, investing 1 0 1. And if somebody comes in and says like, oh, I wanna be very risky. I want 80% of my portfolio in stocks. And the other partner's like, oh my gosh, I'm so afraid. I'm afraid that everything's gonna crash on me and we're not gonna have any money, and I don't want any stocks or only 20% stocks, and I want the rest in bonds and in fixed income.

Right. How do you deal with that, number one, and I love the fact that you have like. Two different, you know, risk profiles for the, for the spouses, but have you seen people like through the cards, they've had these conversations and they come back again and they're more aligned, more together.

They've moved from the extremes more towards the middle. Just walk us through how that goes a little bit. So the cards are used out of the office. we send people home with them and they work in their cards, in their own time. Then when they come back to the office, sometimes they mention a specific question that really, got them thinking.

Okay. And sometimes they don't need to even mention a specific question, but it was just the whole environment by the fact that they're opening up the box and they're setting time aside to speak with each other. That in and of itself, shows that they're on the same team and they want to move forward together.

So I'm reminded of,the meetings years and years and years ago, there's a couple, he wanted to buy his wife, a new car. She was driving an old beaten up car. She was perfectly happy, but he wanted her to have a new car. Mm-hmm. And. Maybe it's because he felt like as the provider or like, or what she drove, reflected on him, whatever it was.

Mm-hmm. But she really didn't want a new car. she thought that wasn't the best way to spend the money and they had money. it wasn't as if that the car would mean they wouldn't eat that night. they had their resources, but that spending that on the car. Wasn't gonna give her the same happiness as going on a family vacation or many family vacations.

And having questions in the cards to open up different understandings of what makes you feel rich. That's where everything changes. So one of the questions is what makes you feel rich? I love that and that like that's back to the love language. That is like exactly what we were just saying because he wanted to give her a gift and she wanted an experience.

Right. I love that. I laugh because when I asked Doug, okay, so what makes you feel rich? All the things he can answer. So he answered. I like opening up the kitchen cabinet and seeing it full of coffee. Mm. We're on the same side as him. Yeah. We have the same love language coffee. So like, that's just such a simple thing and, okay, so I, now I make sure that my cabinet's fully stocked with coffee.

Like, it looks like the Nespresso store. But, if that's what makes someone feel good and it's easy to do, hey. And without asking him that question, I never would've answered. And I would've just had my short supply not wanting to relive my grandparents' trauma of depression with, they had a whole supermarket in their basement because they had to hoard because of the what if, right?

So I have a full cabinet. It's not the what if it's a different love language? I think that's great. So wait, you didn't answer. Now what makes you feel rich? You have to tell us.

It depends on the day. currently in this stage of life, I like being able to buy little trinkets for my grandchildren without having to think is there a reason or not. And, I'm not a big believer in having a gifts, but I do like gifts just because. Hmm. That's nice. I like that.

I like that. And if also, if it's something that they're going to, it's connected with something, they'll, they'll remember my husband takes all of our grandkids out. It's like his special thing when it's their birthday and he takes them shopping and he loves that. Like gifts is. 100% his love language. Yes.

That's total. And he's the one who takes the grandkids out. And for me, I feel rich. This is like really my big thing. and I tell my clients, if you look at my

house, I have the old standard, floor tiles in Israel that you get from the builder. And I couldn't care less about upgrading my floor tiles.

these are perfectly fine for me, but when I fly to Los Angeles to visit my dad and my stepmom. I fly first class because at my age, talking about age, I get a live flatbed and I get there and I feel like a person instead of a ragdoll. I flew last January and I, there was no first class business, first whatever available, and I flew premium economy and I didn't sleep.

I didn't even go to la I only went to like Miami, and, but I didn't sleep. I'm not a great sleeper, so it makes a huge difference and I'm happy. I don't care about five star hotels. Find me an Airbnb. And a couple summers ago we went to an Airbnb. The pillows were terrible. So we went to Fox Home and we bought pillows, right?

So like, I also don't care about the five star hotels, but I care about like, sleep. So I I want a decent pillow. So, so I love, like, that's what makes me feel rich is a good bed, a good pillow, and I'm happy. And my espresso coffee I love. Like really, really good quality. Like dark chocolate, bittersweet chocolate.

Well, milk chocolate. I'm not such a milk chocolate fan is too sweet. So I love that word that speak the same language. with your sleep issues, you're investing in yourself. So it's totally, totally, and that's an important thing to note, when to invest in yourself. It's education. it's the creature comforts that help you function at the best so you can then help other people.

Yeah, I agree with you and yeah, and I'll be nice to my husband so we don't get in a, in a fight and I'm more willing to babysit for my grandkids. My daughter called me today, but, but Sheva, tell us like, what are three things that you want to leave our listeners with before we wrap up this episode.

When you, when it comes to money and your relationship with money, and relationship with money and your spouse, what do you want people to remember as we sign off? So money gets easier when communication gets easier. Hmm. So when you have any money issue, try not to look at the issue itself, but to see what the subtext is and what's causing the disagreements.

Because guaranteed it's not a numbers issue, it's a communication and a values issue. So, so that's number one. Number two is be intentional, both with your money decisions and with your time 'cause they all interrelate. Mm-hmm. And three, be curious because curiosity about why you're doing certain things and why your spouse is doing certain things.

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It just opens up the doors towards deeper relationships and so often money adds stress to, to couples lives. Yeah. So if you could strengthen your relationship with your family and strengthen your relationship with money at the same time, it's a win-win for every. I love that. Alright, thank you so much for joining us today, BAA.

And we're gonna leave in the show notes. There's gonna be a link to the financial date cards and there is a special discount for listeners of the podcast when they buy the financial date cards. And go and be curious and develop a better relationship for yourself, for yourself and your spouse with money.

Thank you so much and I'll see you next week on The Jewish Entrepreneur Podcast. Bye. Okay.