

# Make sure your sweetie isn't a financial heartbreaker

January 27 2010, Judith Barra Austin

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(PhysOrg.com) -- Before you get caught up in the romance of Valentine's Day, take a moment to consider your sweetheart's financial health, says a Purdue University personal finance expert.

Looking for financial bad habits is particularly crucial if the Valentine's celebration is likely to include a marriage proposal, says Sharon Burns, associate professor of consumer sciences and retailing.

"Clues about your love's relationship with money are often easily observable," Burns says. "But in the heat of passion, we often choose to ignore the warning signs of financial disaster."

Burns offers five signs that your love is unable or unwilling to manage money well:

- \* Your love has borrowed money from you on more than one occasion or a substantial amount even once. Borrowing money is a sign of either living beyond one's means or poor management, and it warns of financial instability. Separate money from romance until you are committed; unpaid loans are often the first step to breaking up.

- \* Your love always has the latest gadgets, fashions, car or other luxury, and you wonder how he or she can afford it. Purchasing is often a crutch to make a person feel better. The need to have the latest and greatest may be a sign of personal insecurity or lack of discipline, regardless of the ability to afford the purchase.

\* Your love is unable to support himself or herself without assistance from family or friends. Mature adults support themselves. If a crisis situation requires temporary assistance, then wait until stability returns before committing.

\* Your love uses credit cards to pay for normal living expenses and doesn't pay the bill in full at the end of the month. If carrying debt is hazardous, then borrowing to meet living expenses is a sure sign of disaster ahead. Your love needs to make more [money](#) or cut expenses - and you shouldn't be the income source.

\* Your love doesn't have steady employment. A lack of steady employment during normal [economic times](#) may suggest a lack of ambition or discipline. Are you really willing to ride the roller coaster of economic insecurity caused by uneven cash flow?

"Love is grand. Just don't let it blind you to financial problems that could doom the relationship," Burns says.

Provided by Purdue University

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