

# Transcripts for Ep 80- Real Talk About Money & Relationships...

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## SUMMARY KEYWORDS

money, conversations, couples, marriage, dream, finances, kids, life, podcast, goals, teach, talk, children, buy, feel, eat, people, day, financially, situation

## SPEAKERS

Talaat McNeely, Brie Tucker, Tai McNeely, JoAnn Crohn

- J** JoAnn Crohn 00:00  
Welcome to the no guilt mom Podcast. I am your host JoAnn Crohn joined here by my illustrious co-host Brie Tucker.
- B** Brie Tucker 00:09  
Hello. Hello everybody. How are you?
- J** JoAnn Crohn 00:11  
We are like we're recovering today It sounds like like you've had it rough after Whole 30
- B** Brie Tucker 00:16  
Ah. No, I just didn't listen. Some things that wasn't recommended right after coming off of not eating bad food/processed food for a month and so my tummy is letting me know how I feel about that.
- J** JoAnn Crohn 00:30

It's hard because like if I did a Whole 30 I'd be like it's time to party!

B

Brie Tucker 00:34

But it was time to party unfortunately Brie's body has something to say about that party. It just it just reminds you of age too. like, I just I remember back when I was younger, like that even that long ago like a few years ago, I could go out and like have a couple of drinks have a nice you know, meal or whatever and be perfectly fine now I eat a few tortilla chips in a margarita. And I'm like, Oh my God, my stomach!

J

JoAnn Crohn 01:01

I like to think like, I know, some people would say Oh, it just means we're getting old. But I think it also means that our bodies are getting wiser as to like what maybe you like this is how I like to look at it. What maybe we shouldn't put in our body and they tell us more like I see this in sugar. Like I used to eat tons of sugar when I was younger. And now I'm like, oh, little bit's great, but I can't eat too much else. I get a stomachache.

B

Brie Tucker 01:24

Yeah, I don't feel like my body is really that thoughtful on health. I think it's old. I think it's just like, anymore. I can't process it.

J

JoAnn Crohn 01:31

No! it's giving you signs! giving you signs. It's communicating much like like we're talking about today in the podcast.

B

Brie Tucker 01:38

Yes. Oh, very nicely. I like that. I like that you indicate it's communicating with his partner-me!

J

JoAnn Crohn 01:45

Yeah. Today, we have phenomenal guests on the podcast. It's Talaat and Tai McNeely. They are the hosts of his and her money while the podcast and also the company.

**B** Brie Tucker 01:57  
Yes, they were so so so helpful. I loved it.

**J** JoAnn Crohn 02:00  
Yeah, it's all about dealing with your partner and money and having those conversations and what I love about this conversation is that they say like usually, you know, money conversations or just relationship and communication issues.

**B** Brie Tucker 02:14  
Right. And you know, it's interesting I think all of us can reflect on having some disagreements over money in some way shape or form either in our current relationship or past relationship. I was doing some research for the episode and interestingly enough like some of the stats I found were that money issues are high conflict topic in most marriages that an actually 41% of divorces couples report money as being their number one problem. And number one contributor to the divorce.

**J** JoAnn Crohn 02:41  
That's a lot

**B** Brie Tucker 02:42  
that is a lot! That's almost half!

**J** JoAnn Crohn 02:44  
So yep, Talaat & Tai McNeely are the founders of his and her money, the his and her money show podcast and author of the book Money Talks, the ultimate couples guide to communicating about money they have and individuals and couples get on the same page financially and create a life of freedom. They currently live in Chicago with their three children who are all under the age of 11. And we hope you enjoy our conversation with Talaat and Tai. Are you feeling so overwhelmed in your home right now and you just do not know how to start to delegate all the work that you do yourself to your family? You're gonna want to get our happy parent checklist. You can get it at [noguilmom.com/HPC](https://noguilmom.com/HPC). Or we have a link for you in the show notes. And now on the show. You want mom life to be easier. That's our goal to our mission is to raise more self sufficient and independent kids, and we're going to have fun doing it. We're going to help you delegate and step back.

Each episode, we'll tackle strategies for positive discipline, making our kids more responsible and making our lives better in the process. Welcome to the no guilt mom podcast. Welcome, Talaat and Tai to the no guilt mom podcast. I'm so excited to have you here because like I met you guys in person A few years ago, and we are like involved in the like the same kind of business program. And now we get to have you here talking about money and marriage. So welcome, welcome.

**T** Tai McNeely 04:24  
Yes,

**T** Talaat McNeely 04:25  
we are excited to be here. Thank you for having us.

**J** JoAnn Crohn 04:28  
So for those of our listeners who don't know about you, can you tell us a little bit about you and your story.

**T** Tai McNeely 04:33  
So we run a platform called his and her money.com. And that's where we teach pretty much just money and marriage, how to handle your finances within marriage, how to get on the same page within marriage. And we also have singles over there as well too. But because we are a married couple, we talked about some of our failures and accomplishments as a married couple.

**T** Talaat McNeely 04:52  
Yeah, we just kind of speak from our story. We started our marriage off almost not getting married because of a financial situation and then ultimately, we got through that to become completely debt free to include paying off our home mortgage in five years over \$330,000. And now we just go around telling people that all of this is possible for you, too.

**B** Brie Tucker 05:12  
Wow, that is a huge inspiration.



JoAnn Crohn 05:15

Yeah. Because a lot of relationships are really plagued with the money troubles. And I like how you guys talk about money. And you say like, it's a breakdown really in communication. And couples don't know how to communicate about money. So like, how do you approach money and finances as a couple?



Tai McNeely 05:32

So in the beginning, we got it all wrong.



Talaat McNeely 05:35

Trial and Error.



Tai McNeely 05:35

Because I was the one that was better at the finances, I had no debt coming into the marriage, great credit score, Talaat brought in all the debt, didn't have a not so good credit score, he thought that it was best that I handle the finances. And I thought it was a great idea. Hey, I love numbers. I love doing it. Let me go ahead and do it. But what we found was about three months into the marriage, there was unspoken frustrations, I could see that Talaat was just kind of on edge, I felt a little on edge, he felt like it was a mother son relationship. He knew how much money he made. And I'm telling them this is all we have in the budget. I felt like taken for granted. Because here it is I was putting in all the work. I mean, I was highlighting stuff, I have to know books, I was writing them, they're pretty pins. And I mean, I'm like look at our plan, and he just was not having it. And so we realize, wait a minute, just because you're not so good at money, doesn't mean that you don't have a say, when it comes to the finances. And I too, also wanted his participation, I wanted his help. Because I knew that if he had his finger on the numbers, then he would know the plan as well, too. And so he would know why I was saying we couldn't do this, or we could do that. And why we had this budget or or he couldn't spend this amount of money. So I wanted his participation. So that was something that we realized that we did it wrong in the beginning that we teach couples, it is important that both of you come together in the air of your finances. And you both have a say, does that mean that it's 50/50? No. Even to this very day, I'm still the one for the most part that will still input the numbers within the budget. But there's no numbers going into the budget without us first having a discussion about it. He also agreed with the numbers and things like that and having to say. I love that. Yeah,

T Talaat McNeely 06:26

I think it's important that you operate as a team. Like Tai said, team doesn't always mean 50/50 you know if one of you is stronger might be an 80/20 situation. But what it cannot be is a 100 to zero situation, because that's when the trouble starts when somebody has no participation. Even if they're saying Nah, you go ahead handle it. That's still a recipe for disaster. Both voices need to be involved.

J JoAnn Crohn 07:30

Yeah, it's like you said it felt like a parent child relationship when one person was in charge of the money. And I could totally see how that would happen. Like if I was in a similar situation, I was being told by my husband like, Oh, you could spend this this thing that inner rage comes out. You're like, What? I'm an adult.

T Talaat McNeely 07:48

Yeah. Especially like, if you'd like for me like the frustration like, because I was not involved. And I was just being handed a certain amount I was comparing that when I was being handed to what I know my salary was. And I know, I'm getting up, like you just said, I'm an adult, I'm getting up early, and I'm driving in traffic, and I did it. And all I could see was me. But again, when you have that type of relationship where it's 100 to zero, then you start to leave room for selfishness, right? Because all I was thinking about was me, all I was thinking about was I make this amount, but I'm only being handed this amount not taking into account, hey, smart guy, you're the one brought all the debt into the to the marriage. And she's over there trying to figure out a plan to get the debt out of your marriage. And that's why you only have all you can see is why am I only being handed this. And so that's why it's important for both voices to be involved in the formulation of everything that you do financially, even, like I said, it doesn't have to be 50/50. But you have to have a voice. You have to have input in both parties going into this.

B Brie Tucker 08:48

I think that's really important because I could imagine a scenario to where there would be distrust as well, right? Like, if I know I'm making this much money, why do you get to say like, Oh, where did you get that? Like, what did you buy this week? So that would be a really hard one too.

T Tai McNeely 09:03

Yeah, yeah, no. And for me, I was trying to I didn't want the five year plan to get out of debt. I wanted the one year plan. And so I knew that there was a lot of sacrifices that needed to be made. But the thing about it was I was also the one making the sacrifices. Whatever budget I gave him was the one that I was also living by myself and and ended up paying off because we ended up becoming completely debt free, which was his debt at the time within our first year of marriage. So it was a lot of sacrifices, but the reward was great in the end.



JoAnn Crohn 09:31

That's huge. That's huge. I know that a lot of marriages when they do end in divorce money issues are really common problem and the money arguments and the money fights like what advice would you give to couples right now who are having that argument about finances?



Tai McNeely 09:48

I would say First off, I think that they're not talking about it enough in a proactive way. They're probably talking about it at reactive. so maybe there was a charity the bank account maybe



Talaat McNeely 09:58

Or an Amazon box at the door.



Tai McNeely 09:59

Yeah.



Brie Tucker 10:00

Or a lot of Amazon boxes at the door! (laughing)



Tai McNeely 10:02

yeah, or maybe they count when it to the negative of like you weren't doing all that online shopping! I don't think that they're doing a lot of proactive communication. That's the important thing about winning at this thing. And marriage and money is having the conversations, not when times are bad, but also when times are well. And so we like to teach couples to incorporate a in the beginning a weekly financial meeting. And does that

mean that you have to wait until that particular day to bring up a concern or cause? No. But it's a great habit to incorporate within the marriage to have a certain day of the week where you sit down, you talk about money issues, what went well, that week, what didn't go well, you, you have the opportunity to put your input in. And then as you continue to grow that exercise, maybe you don't have to do it weekly, maybe it's just at least at the very least monthly, right? But you need to be able to have proactive conversations around the money instead of reactive conversation.

**T** Talaat McNeely 10:54  
And money conversations are tough. So I set the scene light a candle, you know, to mean? have something to eat.

**T** Tai McNeely 10:59  
The kids are feed, already in bed.

**T** Talaat McNeely 11:01  
Distraction free situation, because you're entering into what could potentially be a tense conversation. It doesn't have to be, but it might be when you're first starting this exercise, you're first starting to attempt to get on the same page financially, there may be some frustration, so kind of set the atmosphere up. So it has space for them. You know what I mean? You know, play a little jazz in the background, if you have to, I mean, whatever you have to do to make the atmosphere conducive for this conversation that needs to be had.

**J** JoAnn Crohn 11:29  
So a date.

**B** Brie Tucker 11:31  
Yeah, that's exactly. I'm like, Okay, I'm gonna put on the lavender oil,

**T** Talaat McNeely 11:34  
Yes, a money date!





Brie Tucker 11:35

pop a nice bottle of wine.



Tai McNeely 11:37

But the candles on like, seriously legit set the set the atmospher.



Talaat McNeely 11:41

It's a dream date. That's what we call it.



Brie Tucker 11:43

Why can't it be a date? I think that's actually like a good idea. Like,



JoAnn Crohn 11:46

it's a great idea. Yeah.



Brie Tucker 11:47

Why can't it be? And it makes it positive.



Tai McNeely 11:49

We look forward to it, believe it or not, it's almost something to put on the calendar and look forward to, because we're excited to plan for our lives for our future. That's really why a lot of people decide to get married. It's not just to have children, but it's also to build a life together, build a future together. And so to be able to have those conversations, I find them to be very exciting.



Talaat McNeely 12:09

Yeah, I mean, when you are dating, you all dreamed on your dates. You talked about what it would be like once you got married once you had kids, where would you want to live? What are you trying to do in your careers? You all were dreaming about the future, you're doing that again, but you're doing it now that you're married now that you have a family now you're you shouldn't stop doing? You should be doing it even more.

- B** Brie Tucker 12:29  
I love that perspective. I think that is a wonderful way to look at it that so many of us don't see that.
- J** JoAnn Crohn 12:35  
We don't see that. Yeah,
- B** Brie Tucker 12:36  
we're stuck in the weeds.
- J** JoAnn Crohn 12:37  
Yeah,
- B** Brie Tucker 12:37  
we're stuck in that day to day grind of everything that we just kind of forget that you're right. It's all about planning and looking forward to like, what's our next new cool thing we're going to do together?
- J** JoAnn Crohn 12:47  
So like nitty gritty, like, what kind of conversations like are you having proactively during those money, dates?
- T** Tai McNeely 12:54  
we're talking about everything from investing to business we both do are we both run our business full time, we talked about our children and money, also planning out their future. I mean, there's like no topic. That's not our giving. We give a lot, especially to our church. So we talked about other giving opportunities that we want to do, just things like that anything that's around money, we have a discussion about it.
- T** Talaat McNeely 13:16  
you can start it, this is a fresh new exercise for you first attempt to try to do this started making a goal or a dream, you sit down with a piece of paper, one piece of paper, one pin,

one spouse is writing one spouse is talking. So the question that you're both going to answer is what do we want our life to look like five years from today, and be specific and dream big. Because like you just said, Brie, sometimes we get caught in the weeds of life. And the weeds of life can prevent you from dreaming and having big goals and aspirations because you're so focused on the here and now. So if you see your spouse being very limited in their dream, encourage them to dream big. Like, if you could have it any way that you wanted it five years from now, what would our life look like? Would you still work where you work? Would you be in the same career, but we'd be in the same city? You know, we have more kids? Do we want to get a bigger house? Do we want to vacation like dream big

**T** Tai McNeely 14:14  
and all of all some money when you really think about.

**T** Talaat McNeely 14:16  
everything I said involves dollars

**T** Tai McNeely 14:18  
involves dollars and the feedback that we get from couples to actually do this exercise. I had no idea that my husband has those ambitions. I had no idea that my wife wanted to do XYZ I had no idea we've been married for X amount of years. I have no idea that she wants to do this. And what we find is because a lot of couples are in the weeds because we are in our day to day business with the kids with the business. A lot of dreams Exactly. You don't really ask those deep conversations, those deep questions to your spouse to really see what do they want their lives to be like,

**T** Talaat McNeely 14:48  
you know, where we were, we were all put together for a reason, you know? in our faith, you know, when it's called the help. helped me you know, help. We don't operate in this life solo. Alright, it said It's not good for man to be alone. And so sometimes we need that help on both ends, because life has gotten to us in a certain way that we forgot about the things we dreamed about senior year in high school that we say we were going to take on the world and do. And so this will be a good time to bring those conversations out. And then you use those dreams that you both talked about first spouse talk, second spouse wrote, and then you switched, second spouse talk first spouse wrote, and you look at those dreams, and you use those dreams to backwards plan. Okay, that's where we want

to be. Now let's look at where we're at. So we can figure out how to get from where we're at, to where we want to be. And then you start looking at the numbers.

**B** Brie Tucker 15:36  
I love that!

**J** JoAnn Crohn 15:37  
I like it because it makes money like enjoyable and fun. Because so much of money. Like today I feel is negative, it's really figuring out, okay, we don't have enough money. And we have to say

**T** Talaat McNeely 15:48  
Crisis.

**J** JoAnn Crohn 15:49  
it's crisis. Yeah, exactly. And that makes it more of a using money as a tool to fulfill your dreams.

**B** Brie Tucker 15:55  
Yeah, cuz when you're dealing with crisis, like you guys just said, You're reactive, you're not able to see the positives, you're just trying to figure out how to stop the hemorrhaging and stop the crisis.

**T** Talaat McNeely 16:04  
And if you're in a crisis right now, you use those dreams to fuel you to pull you out, you make your situation maybe less than ideal financially right now. But when you have something to motivate yourself forward to now you can make those tough decisions in the here and now. Because you know, you're doing it for a certain reason, you're not just doing it to do and you're doing it so you can get to that place that you have in your heart to get to.

**B** Brie Tucker 16:26  
You know, I love that too. Because if you think about it, we do that in so many other areas

of our life, right? Like, if you have a fitness goal, you have, again, like you have somebody that you're working towards, and you have little goals that you give yourself to move along the way. We do it with our kids, like when we're trying to motivate them to learn something new or to be able to do something, we give them little goals to look forward to. There's so many aspects of our life that we apply that idea of having the positive reinforcement to work towards. And yet when it comes to money, a lot of us are like, No, no, it's all bad. It's all negative. I don't know what to think about.



JoAnn Crohn 16:56

There's a lot of shame, I feel we associate with money,



Brie Tucker 16:59

yes.



JoAnn Crohn 16:59

Especially if we feel like we've told ourselves in the past that we're bad with it.



Talaat McNeely 17:04

And nobody taught us about money. So it's easy for us to have a negative connotation. We have examples of marriage, we have examples of parenting, probably somebody taught us how to cook. Nobody taught us about money. And so that ignorance bring shame, the fact that we don't know we, we've gone to college, we got these degrees, we excelled in occupation, we're a great parent. But when it comes to this money, I feel like a failure because nobody ever showed me how to do it. And so at that point, you have a couple of options. Either you stay there in that train of thought, then potentially pass that train of thought down to your kids or you do something different, you get the understanding, you get the knowledge, you try things. And if it works, keep it if it doesn't try something else, but you're working towards becoming better. You don't have to stay ignorant when it comes to money. You don't have to stay financially illiterate, not in today's information age, there's so much information out there that we can take and apply to our lives and make things better,



JoAnn Crohn 17:56

you have to go and educate yourself and find a better way.

B

Brie Tucker 17:58

Yeah. And you know, you said something that I would really love to hear a little tidbit more on like you talked about how it's our job to help educate our kids. So what's like one or two things that you guys have that you utilize towards your kids, because you're saying we were talking before and your kids are 11, nine and seven. So what are things that you're doing to help instill those money skills in your kids?

T

Tai McNeely 18:19

So number one, we tell parents, don't be afraid to tell your children to allow them to come into your financial life. Like a lot of times As parents, we try to shield our kids, we don't really want them to know the hard truth. When it comes to our money. We don't want them to know we're really struggling and having a difficult time we want to continue to buy them the things that they ask for just so they can think everything's fine. But what you're doing is actually a disservice to your children, because you're showing your kids, you're actually teaching them to not literally handle their finances the proper way, right. And so we tell people all the time, sit down with your kids, we tell our children, our children know exactly if we're saving for a goal, especially in the in the middle where we were paying off our mortgage. And we have a video on YouTube. For those of you who may want to go check out our YouTube channel, you can actually see where we took our three babies into the bank to make our last mortgage payment. We did that for a reason we wanted our children to see all the sacrifices that we made. We had to tell them no A lot of times, right, but we didn't just tell them no, just for the sake of we told them no, because mommy and daddy, we're trying to do this for you. Right? We're trying to pay off this mortgage. And so they saw the sacrifices that we made. We brought them in on the journey. So therefore we were able to reward them. We took them into the bank with us made that last mortgage payment. And what we did was we took them to the store for them to purchase anything that they wanted in the store. Because for our children at the time, they were probably Oh 9, 3-4 years ago. Yeah, probably nine, six and maybe four. I don't really understand what they really fully meant at that age what it really means to have a paid off home, but we wanted them to be able to go into the store and buy anything that they wanted so they can remember the day that mommy and daddy know Longer have debt bondage over our lives. And so that's what we tell people bring them in the journey with you, if you're on a debt payoff journey, bring them in the journey, let them know what you're trying to do. If you're having a difficult time Now, of course, you want to be very sensitive what you tell your children cuz you don't want to put burdens on your children. So you don't need you don't have to tell them a we're about to lose his house or I'm about to get kicked out. But it's okay to let them know, mommy gets paid, daddy gets paid on this day of the month. And we'll see when the budget comes after we put the budget together, we'll see if we can do XYZ, like let them see these positive habits when it

comes to handling your finances the right way, because then you're teaching them for their future how to handle their money.



JoAnn Crohn 20:36

And I love that because it's like a problem solving scenario. It's not saying that everything is like wonderful all the time. It's saying that, hey, we have these challenges. And here is what we're doing to overcome these challenges.



Tai McNeely 20:47

Kids need to see that Yeah, they need to see that they don't need to live in a fairy tale. Make believe world that's not the real life. That's not the real world.



Brie Tucker 20:55

Yeah, it sets them up for this thought process we were just talking about with Shane, like, Oh, my parents were able to no problems why can't I?



JoAnn Crohn 21:02

Well, and in some families, it's taboo to talk about money. Like I think growing up, my parents never talked about money with me. And like, You're not supposed to talk about how much you make, you're not supposed to talk about what you're spending on like, all taboo.



Talaat McNeely 21:16

but you can teach principle, yeah, you can teach habits when they get birthday money, you get to spend some, but you need to give some you need to save some, right, that's a principle that you're teaching them. Like to avoid every dollar that I get, I get to spend, you don't want them to grow up with that mentality. So you may not give specific dollar amounts as far as salary income and expenses. But you do want to impart sound money principles to them for us and even involving our kids in the stock market. We say hey, if you could own any company that you want, pick three companies that you would want to own what would they be and they took their time,



Tai McNeely 21:51

They took their time. I mean, roll in their their notebooks and everything likes with your

time did their research, I mean, even a seven year old.



Talaat McNeely 21:58

And so now, you know, we didn't teach them technical analysis and, and buy prices and sale price shot and puts in an options. What we did was we said you can be a part owner of a company. And so we bought those three stocks for each one of them, which now they're part owners of these companies. in their mind.



Tai McNeely 22:17

They went to their bedrooms, their toys section, whatnot, and looked at some of their most favorite things that they love. And they're like, Mommy, Daddy, this is what I want to own part of this company. I want to own part of that company. So we're teaching them ownership. But from a child's point of view.



Talaat McNeely 22:30

it's about the principal.



Tai McNeely 22:32

Yeah.



JoAnn Crohn 22:32

I like that. I'm, I'm immediately thinking because we had this conversation with my son, but we didn't phrase it the way about you're part owner in a company and I want to revisit it, because the stock he wants to buy is Roblox like, cuz that's just that's what he likes.



Talaat McNeely 22:47

Well, our son, our son was very similar. He got all the games, so he bought Sony because it owns PlayStation, right? He wanted on Nintendo, but it's not an American cup. Right. And he got Microsoft because of Xbox. So he related it to video games that way.



Tai McNeely 23:03

Yeah.



B Brie Tucker 23:03  
Not not the worst investments, though.

J JoAnn Crohn 23:05  
No,

T Talaat McNeely 23:06  
they're not!

J JoAnn Crohn 23:08  
putting that personal connection with the stock market?

T Tai McNeely 23:10  
Yes.

J JoAnn Crohn 23:11  
Whereas when I was a kid, I'm like a stock market. Like it's all those people in suits on Wall Street. Doesn't concern me.

T Tai McNeely 23:16  
Yes. Same.

T Talaat McNeely 23:17  
Same, though. Yeah. Like our one of our daughters is super in the arts and crafts. Oh, she wants to own a piece of Michaels.

T Tai McNeely 23:23  
Yeah. She loves going to Michaels. So now she walks into Michaels. And she's like our own this. It's like you do you own his baby.



JoAnn Crohn 23:32

I love that. So you've given us so much great information. You talked about, you know, thinking of the future and being proactive and how you both have a say in it. What is like one piece of financial advice that you can leave, leave us with?



Talaat McNeely 23:46

No matter where you're at right now. Things can be better, it's not hopeless, your situation is not without, you need to know that there is so much information out here that could totally change your life one year from now you can be in a totally different space than you're at right now. Your situation is not hopeless.



Tai McNeely 24:05

right. And for me, I would say every step that you that you put into your financial journey into the right direction is not in vain. It may feel like it's in vain in a feel like it's painful, but I'm here to tell you that it will pay off just keep putting the right habits in front of you and keep doing the right things eventually pay off.



JoAnn Crohn 24:23

I love that. Well thank you guys so much for coming on and joining us. It's been wonderful.



Tai McNeely 24:27

Thank you for having us!



JoAnn Crohn 24:28

And I'm gonna have this conversation now with my kids.



Brie Tucker 24:30

I hadn't even thought of that. I'm a little scared. I'll be honest, a little nervous. It's out of my comfort zone. But But it'll be a goal.



JoAnn Crohn 24:38

You'll have great Stories.

T Tai McNeely 24:39  
Yeah.

J JoAnn Crohn 24:39  
Thank you. We'll talk to you soon.

T Talaat McNeely 24:41  
Thank you for having us for having us. Thanks.

J JoAnn Crohn 24:45  
They were so much fun and so enlightening. And like my huge takeaway from that conversation was about how both partners have a say in how the money spent. It's not about who makes more gets the say about the money. It's both.

B Brie Tucker 24:59  
right. It's not like, Okay, well, I get a 90% say, because I'm bringing in more more money and you get a 10%. say, which is where basically I just give you a heads up on how we're spending our money.

J JoAnn Crohn 25:10  
Yeah, yeah, no, like it

B Brie Tucker 25:11  
That can cause a little bit of resentment!

J JoAnn Crohn 25:13  
it, rightly so like I hear about relationships a lot where like, Mom stays home and like, takes care of the kids and like dad works, and automatically mom's time isn't valued as much as dad's because she doesn't bring in the money. And she doesn't get a say in how the money is spent. Or, like she's given a hard time about how much money is spent. And it's just not on the same page.



Brie Tucker 25:36

Right? Right. The tricky part is, like we talked about in the podcast, it's not always like a malice situation. I mean, one person taking over the bulk of the finances, and the other person feeling like they have less of a say, the person who has the bulk of it isn't always doing it out of malice. But again, when they know what their goals are, and they're not articulating it to their partner, how are they supposed to be on the same page? How are they supposed to feel valued? Like you need to share those goals. And we do that in everything else in life, talk about our goals that we're working towards together. Why would we not do it with finances?



JoAnn Crohn 26:09

That's a really good point, like having those goals and not communicating those goals with each other. And also, like, I think that sometimes when you're in a job that you may not exactly enjoy, and you're going to it every day, and you're bringing home a paycheck. And that communications not happening that you don't enjoy your job and you feel like an obligation to do it. And then you see your partner spending all the money.



Brie Tucker 26:33

Right!



JoAnn Crohn 26:33

I will, I would think that is really the cause for a lot of money, explosions.



Brie Tucker 26:39

I was just about to say that is a recipe for a huge explosion!



JoAnn Crohn 26:44

So communication communication is key. Hey, if you're enjoying the no guilt mom podcast, how about subscribing, you'll get new episodes downloaded to your favorite podcast player every Tuesday and Thursday. And if you have been enjoying what you like, so far, we would love for you to rate and review us We hope that you are while we have earned your five stars. But rating and review really helps the podcast get out to more people. So we would greatly appreciate if you could take a few minutes and do that.



Brie Tucker 27:16

And if you're like me and you like a little bit of help with doing that we actually have a link in the show notes to a video tutorial on how to do that.



JoAnn Crohn 27:22

Yeah,



Brie Tucker 27:23

whoop, whoop. Got to make it easy for Brie.



JoAnn Crohn 27:25

Oh, yeah. Remember the best mom's a happy mom take care of you and we will talk to you soon.



Brie Tucker 27:32

Thanks for stopping by.