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Money may not have the power to buy happiness, but it sure can stress us out.

In fact, a survey by the American Psychological Association pinpointed money as the leading cause of stress for Americans, with 72 percent saying they had felt at least some stress about money in the previous month.

What's more, about one-third of adults with partners said money is a major cause of

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And it's also important for couples to remember that, regardless of who makes the most money or who handles the monthly bill paying, it's a partnership and both people need to be involved in financial decisions.

"A lot of couples simply don't make those decisions together," Fick says. "They don't talk things out, they don't try to understand their differing views about spending and saving, so that creates a situation where trouble between them can start brewing."

Fick finds that many women feel less confident about their money acumen than do men, and so will cede financial decisions to their partner.

"Sometimes those negative beliefs come from traditional teachings that told women they were less capable of managing money," Fick says. "That's simply not true, so wives stuck in that thinking need to come to an understanding that money issues are not somehow beyond them."

She has these tips to help couples avoid cash-induced conflict.

- **Accept your differences.** "Just because your spouse's views about money are different from yours doesn't make that person wrong and you right," Fick says. "Sometimes different is just different." It's important to stay open to compromise and be willing to listen to the other point of view, she says.
- **Act as a team.** You both have knowledge, experience and viewpoints to bring to the situation. Take advantage of that because when you work together you are stronger, Fick says. "Think of it this way," she says. "When both spouses are big savers, they might not have as much fun. When they are both big spenders, they might put their future in jeopardy because they won't have enough savings."
- **Don't wait for a crisis to talk.** Discussions about financial matters are best held when heads are cool and no major problem has erupted that would set stress levels spiking, Fick says. "You can set a regular time to talk about your money situation so, hopefully, it will be a more relaxed atmosphere," she says.

- **If necessary, seek help.** The two of you don't have to go this alone, Fick says. If

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than 28 years in the field of finance and investing. Fick uses humor, honesty and expertise to challenge people to re-think their relationships to money and gain the financial life of their dreams. She lives in Phoenix, Ariz., with her two teenage children and her Goldendoodle, Buddy.

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