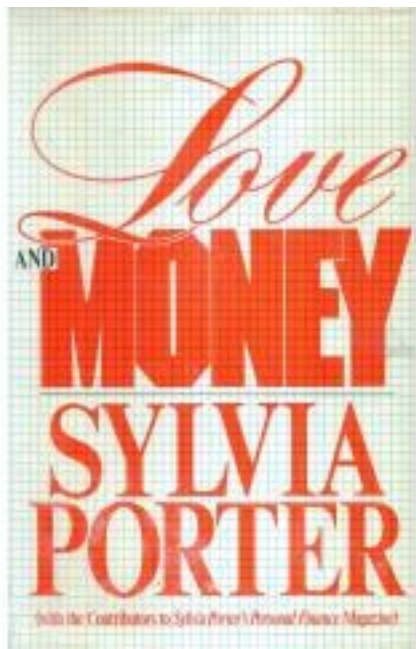


Love and Money



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"The financial decisions we make in our lives are sometimes not the easiest to discuss but have long-lasting effects. [Opdyke's advice] has opened the door in my relationship to conversations that were a long time coming." -Josh, regular reader of Opdyke's "Love & Money" column, Florida Real answers to real questions about money and relationships: I have too much debt and my credit isn't very good. How can I fix my financial problems? And how do I break the news to my boyfriend? How do I teach my kids the value of money, when my parents shower them with expensive gifts? My wife makes more money than I do, does that give her a greater voice in our financial decisions? Are we still equal? How much should I give my child in allowance? And will it really help him learn the value of a dollar? We want to have our first baby, but we don't know if we can afford it yet. How much money do we really need to have in the bank? If

you're like most people, you're struggling with questions like these. Whether we like it or not, money makes a big difference in the choices we make and the lives we lead. Unresolved questions about money can put unwanted stress on even the healthiest relationships-between spouses, between parents and children, and even between friends. In Love & Money, columnist Jeff Opdyke offers practical personal finance advice, as well as strategies for dealing with touchy financial topics-so that money doesn't end up costing you something even more valuable.

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