

Shared Account

I often point out the fascinating connection between personal and family economic issues and the relationships surrounding these issues. The same elements that can be found in the most complex economic dilemmas can also be found in the basis of personal dilemmas and dilemmas of relationships. Thus, one of the most interesting questions in this context relates to the issue of "unification or separation?"

Let's look at the issue, first using one of its simplest aspects, and it is the bank account. Many times I was asked by a couple the constituent question: "Tell me Alon, do you think it's better to have one account or two separate accounts?" Indeed, it is an interesting question, surprisingly, contrary to what most of us think, there is not one answer. Yes, it is true that it is preferable to have one joint account. Why? First, it is easier to follow. Secondly, it is easier to create clarity and cooperation in one account, also the expenses are cheaper and it seems logical. Well, yes, but there are times when the joint account solution is not the optimal one. It is possible that one of the spouses are independent and has specific problems in his / her business, causing the joint account to be managed in a problematic manner and with uncertainty. Therefore, it may be better to split the account into two, where the employee spouse will have a personal private account and the independent spouse will have another account, which can help the private account when necessary, but will not be the basis for daily conduct. In such cases, the additional cost of managing an account is negligible in relation to the changes that result from the split of the account.

Thus, this issue can be expanded and tested at all relationships. Is it because we are a single and united couple that we must become one person? Or are we two? And if so, where do I start and where does she end? When is the profit our union and when is it a burden on our necks. In each of these issues I always tend to say, every person, every couple and every family are different and special. We must not regard ourselves as another piece of social conventions, regardless of our unique character and what is appropriate for us, even if it is different from how it is perceived by the other. I know couples who after years decided to move and sleep in separate bedrooms and this decision created a new and special angle in their marriage. This decision created a close relationship, because of the privacy achieved by the separate bedrooms, and each of them found back the beauty of being together.

As in the same case of the bank and the issue of the family in general, there is no single answer and there is no right or wrong, there are plenty of answers and what is right for

So what are we going to do?

1. Invite your spouse to a conversation about you relationship.
2. in which, both of you will write what subjects you think is importance to be "unified" and what subjects in your life you think is importance to be "separated".

3. Now compare the lists and see in which cases you think like your spouse and in which cases you think differently.
4. Make decisions about the agreeing parts and conduct an open conversation about the cases you think differently.
5. Clarify new expectations together for your shared life.