
LESSON B

Relationships and Finances

FOCUS: Financial decisions affect our relationships and through responsible financial management our relationships can be enhanced.

ACTIVITIES:

1. Students will identify with the pain and reality of money and relationships. Finances influence relationships with family, friends, and business associates. Show the film "Money Tree" (1972, color, 20 min.) or a similar film. Use Teacher Information, "Finances Affect Relationships."
2. Students will participate in minidramas in order to understand the different roles money can play in relationships and how responsible or irresponsible money management affects relationships. Use Student Handout, "'Is This Real?' Soaps."

"Finances Affect Relationships"

You may think when you get out on your own that no one will be affected by your money management. In reality, though, you may live with roommates while you're in college or first on a new job where you may share a phone and food expenses—and you may marry someday.

You could say, "Well, I'll deal with it when I need do." Knowing how you would react ahead of time (when you are not emotionally involved in the situation) gives you some important information about yourself. Review the following case study and answer the questions.

"The Money Tree" (available through BYU Media Services)

Jerry and Ann started their marriage being in love and very happy, both having high hopes and desires for their future together. Each had graduated from high school and was working. What was most important to Jerry and Ann was that they were together and happy.

After they were married, they found an apartment and set up housekeeping. Perhaps the difficulties began here. Their friends had great furnishings for their homes, and they saw no reason why they shouldn't have these nice things as well. Although they didn't have a lot of money, they knew things would work out. They were so in love, it didn't matter if they lived oriental style and sat on the floor, or did it?

As they walked through town, signs advertizing easy credit and low payments attracted them to all kinds of furniture to fill their new apartment. It was easy and the small, monthly payments would be easy to make. Even though they knew the interest and moving charges cost them extra, it would be OK. All they had to do was sign the dotted line, and the furniture was theirs. So, within months, their apartment was filled and they felt they had a home.

As time went on, however, Jerry and Ann found things came up they had not planned on. The bills kept coming and the arguments more frequent. Then Ann found out she was pregnant. It got worse. Eventually Jerry lost his job. They were stuck. Neither Jerry or Ann could find a way out of their situation. The thrill of their togetherness turned to bitterness as they struggled to make ends meet, cope with a first pregnancy, and unemployment all at once.

What are Jerry and Ann going to do?

Where did they go wrong?

How did money contribute to damaging their relationship?

"Is This Real?' Soaps"

Money can be part of relationships where people spend money to be together, buy gifts (or choose not to buy gifts) to enhance the relationship, or use money to attract others.

Participate in or observe the following minidramas in the "Is This Real" soap. Afterward, decide how money affected each relationship and how real the situation was.

Roleplay #1

John doesn't have a job yet, but he does have a credit card his parents got him for emergencies. He buys flowers and expensive dinners for Alison, the girl he is dating.

\$?
How real?

Roleplay #2

Samantha wants to buy Larry a tape of his favorite singer for his birthday. If she does that, she won't have quite enough rent money.

\$?
How real?

Roleplay #3

Callie got asked to a formal dance by a guy she has been dying to date. One of her roommates has a formal she could borrow. Callie and her three roommates go window shopping for a formal and Callie finds one that is stunning—for \$200! What will she do?

\$?
How real?

Roleplay #4

Tom and Emily have fallen in love and are thinking about marriage. Emily expects a fabulously expensive diamond engagement ring and takes Tom to look with her in an exclusive jewelry store. Tom is just finishing up a internship that required him to quit his job and take out a loan to meet living expenses.

\$?
How real?

Roleplay #5

Rick borrowed his roommate's ghettoblaster for an informal party at the lake. In the middle of a water fight, he realized it had been knocked into the water. Too bad, but it wasn't his anyway.

\$?
How real?