

Honey, Could You Please Not Spend Our Last Dime?

Your beloved seemed so frugal on your first date, ordering a burger instead of lobster. Now he or she is out of control. Don't start by blaming. Instead, accept some responsibility, even if you've been living like a monastic. To smooth your way, evoke pleasant alternatives for which the two of you have been—or should be—saving your money. **BY MARK LEVINE AND STEPHEN POLLAN**



YOUR OPENING GAMBIT: We've been spending way too much recently. You didn't get that bonus we were counting on, and I had to lay out a lot for little Arabella's braces. We are going to have to cut back. *(You've been spending more than the Department of Defense.)*

FULL COOPERATION: Yeah, I've been worried too. My checking account is practically empty. What should we do?

TOKEN COOPERATION: Okay, every other Monday I'll bring my lunch to work.

OUTRIGHT OPPOSITION: Forget it! I work really hard. You're the one who does all the spending anyway.

BRING ON THE NUMBERS: We need to cut more—at least \$500 a month. *(If you'd give up your tennis coach and that Kabbalah instructor, we'd be back on track.)*

AGREE: I've been spending too, and I'm willing to cut just as much as you. *(But I'll have to start getting my underwear at Goodwill instead of Costco.)*

SHOCK: Oof! That's so much. Can't you find the money somewhere else?

ANGER: You could get rid of that stupid old sports car. It's a black hole for money.

BARGAINING: Huh! You earn more, you should cut more.

ISSUE A SUBTLE THREAT: Well, we could use the money we've been saving to buy that villa in Provence. *(If the spending doesn't stop, we won't be able to afford a shack in Hackensack.)*

AVOID A FIGHT: Everything is on the table. *(But not Wanda, my Honda.)*

EMPHASIZE THAT YOU WILL SHARE THE PAIN: The cuts in the budget don't have to be 50-50. We just have to decide what we can live without. *(Like how about Angel, your tennis coach?)*

SURRENDER: Okay, as long as we both make cuts, I'm willing. I'll get my credit-card statements and checkbook. To start, I'll give up my weekly milk paraffin body facials.

VICTORY: I've got my own list here. *(Milk paraffin body facials?)*