



EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Maggie Reyes:

Hello, everyone. Welcome. I am so excited about today's topic and about today's guest. Managing money in your marriage is something that's so important to learn to do. And so often we get stuck in so many ways around our individual money stories and our individual fears, and then they just amplify when we add them to our partner's money stories and our partner's fears. So today I am delighted to have Debbie Sassen joining us to talk about this.

Maggie Reyes:

She is a former financial planner who is now a business and money mindset coach, and she brings such depth of experience and wisdom to the topic of money. And she's worked with me both one-on-one and inside The Marriage MBA. And we're so aligned in our values and our thoughts. I know we're going to have such a juicy, delicious, and useful conversation for all of you. And she's been on the podcast before, she talked about creating a new chapter in her marriage in midlife, and that was a fabulous episode as well. We'll definitely link to that in the show notes.

Maggie Reyes:

But if this is the first time you're listening and the first time that you're hearing about Debbie, I want to officially introduce her to you. Debbie helps midlife women in business make more money and grow wealth without burnout. That's my favorite part, without burnout. And without sacrificing their family. Because money is so intimately involved with everything we do in our businesses, Debbie believes that clearing your money blocks makes everything else easier.

Maggie Reyes:

And her coaching combines business strategy, money management, and mindset to help





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women dissolve their family of origin money stories and any limiting beliefs that go along with that, and take them out of the cycle of under earning, over spending and under saving. I just love her whole philosophy around money. I think it's so useful. She believes that too many women really never learned how to understand money, earn abundantly, and manage their finances to build wealth. Not just to get by, but to build wealth.

Maggie Reyes:

And so many women feel belittled or diminished by professionals in the financial industry, which she saw first hand when she was in the financial industry. So she speaks to that with so much authority and so much love and so much compassion. And she really believes it's time that we change the narrative around women and money. No woman should have to dim her light or her brilliance to build a solid financial reality for herself and for her family. And Debbie teaches that when we own our wealth and take responsibility for it, we give other people permission to shine their brilliance brightly as well. When everyone builds wealth, everybody wins. I love that so much. Welcome, Debbie.

Debbie Sassen:

Thank you so much. I'm so happy to be back with you.

Maggie Reyes:

So I am so excited to dive right in and I have all the money questions today. So let's talk a little bit about one of the things you'd love to teach women to think about when they think about their money. And I just think we under think about money sometimes. Until we're sitting with a CPA or we're sitting with a financial planner or we're talking to a coach like you, it's to have deliberate thoughts around practical, pragmatic, grounded ways to think about our money and to work





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through any limiting beliefs we have, is just not something that I think we spend a lot of time on as a society overall. So what are some of the things that right off the bat, you love to teach your clients and your community.

Debbie Sassen:

So let's take it to one mindset thing and one very practical aspect of money. So the first is that I believe and I see through just being a person in this world is that we live in an abundant world, right? And there is so much money available. I even say there's an inexhaustible amount of money available. And let's just use a very simple example because as you've said, I've been a client of yours, right? And we're going to make it a very teeny, tiny little example.

Debbie Sassen:

Let's say that I came to you for marriage coaching, and I paid you what I paid you. Now, at some point in the future, you could come back to me and pay me for money coaching. I'm not suggesting that you do or don't, but those same dollars can go around and around. And maybe then after the cycle of you working with me, I'd go back and work with you and then you'd work with me. And those same dollars can keep going around and around and around. Right?

Debbie Sassen:

And we obviously then will expand it because we're speaking to each other. We have technological equipment and we're drinking water and we're living in houses and we're using electricity and cars and things like that. And money just keeps moving around the world. And we have to think about money, we talk about the term cash flow, money is meant to flow. It's not meant to be stopped up. Yes, we have to save and fast for a future, there are going to be days in our future where, I mean, some people may be get to be very lucky and work until the day





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they die, whatever.

Debbie Sassen:

But most of us might not even want to do that or only do it partially. And so we do want to grow our wealth for the future, but we also want to allow money to move. We don't want it to become spoiled or moldy or brackish by hoarding it and not believing that there's an abundant supply that can continue to come in. And we can be very open and expansive about spending money on things that we love, that serve us, that help other people, because money can just keep moving.

Maggie Reyes:

Yes. I love that idea of keep the money moving. That's so good. Yeah.

Debbie Sassen:

So that's flow. That's abundance and that's flow of money. And that's on a mindset. Now on a very practical side, most women are going to be managing money on their own at some point in their life, right? 80 to 90% of women. And so therefore it's really important that we understand money, that we take ownership, we learn about it, right? Some women won't get married, so they'll always be managing money.

Debbie Sassen:

Most women, if they're going to be in a heterosexual relationship, departments will probably be a little bit older. That tends to be the way it works on average, right? And women have longer life expectancy than men. So we'll probably outlive our partners. So we should plan on managing our money. And some women will get divorced and they won't get remarried and they'll have to





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

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manage their money on their own also.

Debbie Sassen:

So it's very smart to start as soon as possible. Money's a language. Learn the lingo or the financial jargon, because it's easier to learn it when you're younger, rather than when you're older. And especially if, let's say you get to be 80, right? And your partner passes away. And then you have the emotional turmoil to deal with and to learn the new language around money. That's a very big challenge.

Maggie Reyes:

I love this example that you're giving of thinking of money as a language that you're learning. Because just imagine, like you said, typical life expectancies is something actually I look up and I think about that quite a bit. Oh, if we in the US our life expectancy I something 78 or 80, and I'm 48, I have 30 years left in my marriage. How do I want those 30 years to go? I think about that all the time, from the perspective of how do I want that to go, if that's what's going to happen. And so imagine being maybe 70 and our partners, if we are married to a man, they are likely to die before we are, just by actuarial tables. Right? And so it's highly likely that when I'm 78, let's say, do I want to be learning Italian when I'm 78?

Debbie Sassen:

No.

Maggie Reyes:

Do I want to be learning German? Right? It's, if I think of money as a language to learn, it's like, "Oh, maybe I need to learn some very basics now, at least finding my way with it, finding my way





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around it.” And then when I’m 78, I’m familiar with the language and I just have to remember a few of those key details, I don’t have to become an expert fluent speaker. I just have to know the basics. I think that is such a great way to really explain learning about money in such a grounded way. I love that.

Debbie Sassen:

Thank you.

Maggie Reyes:

Yeah. That’s so good. Now, the mindset piece of how money is abundant, I think of nature, leaves on a tree or air or anything that nature has created is so massively abundant. Right? Whenever we look at flowers or trees or a bird or things like that. And usually when things in nature are not abundant it’s because humans did something that cutoff that abundance, right? In general. But what do you tell the person who’s feeling like that is so far away that it doesn’t feel true?

Maggie Reyes:

One of my friends is a single mom, is working through finding a job in a new situation and a new world order with everything with the pandemic. And it feels like such a far away thought to her that money could be abundant at some point for her. How do you approach that? When your clients come to you with that, or people in your community come to you with that? Where’s, maybe a step in that direction that we could take, where maybe it’s a little bit more abundant than we see it now, even if we can’t make the leap to... It’s like the ocean, there’s a lot of it.

Debbie Sassen:

Yeah. And then my husband’s a scientist, so he likes to look at the galaxies and the universe. So





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light and there's a tremendous amount of abundance. But if someone's feeling very constrained at the moment, looking at areas of her life where things are abundant or how money is abundant for her now, maybe she is a single mom who's getting government help. And that just keeps coming into her whether it's unemployment or food stamps or because of COVID, Trump when he was president, Biden now when he's president of the United States, money just comes into your bank account.

Debbie Sassen:

You didn't have to do anything for it and all of a sudden it's there. Or neighbors giving gifts, or if you're getting sometimes handouts from your church or from your synagogue, there are other sources of money that we don't have to work for. Even credit. Credit is abundantly available. Now sometimes that could be a mixed blessing, but there is an abundance of money available via different avenues.

Maggie Reyes:

Yeah. I love that. And you're reminding me now that many years ago, probably over 16 years ago, I took a prosperity class at my church. And in that prosperity class, one of the things that they taught was money and prosperity in a wider lens. Prosperity goes even beyond money. It's just having whatever it is you need in the moment. And one of the things I really took from that class was in this moment right now, I have everything I need.

Maggie Reyes:

So I have a chair to sit on, I have clothes to wear, I have food to eat, I have a friend to call. In this moment, nothing is missing. Even if in other moments, I want to create more things in my life. And sometimes when I feel unsettled or uneasy, that is a thought that I go to that brings me





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that comfort of, wait, in this moment, I have everything I need. I have walls around me. I have a sweater if I'm cold, and then look at all the things that I have and I noticed the prosperity and the abundance of all of those things.

Maggie Reyes:

And it helps me refocus on, okay, in the next moment I am likely to also have everything I need. And as I keep going forward, I am likely to, oh, what are the different things I need to work on, improve, apply for or whatever, so that I continue creating moments where I have everything I need?

Debbie Sassen:

That's beautiful. I love that. Yes. Yes.

Maggie Reyes:

Yeah. I felt that. That's so good. Okay. So one of my favorite things that you do is you share a lot on your social media about how you manage your money with your hubby. And I love it when you talk about your money dates. So can you tell us a little bit about your money dates?

Debbie Sassen:

Our money dates, the way we're doing them now is something we started in 2021, where we have family finance Thursday,

Maggie Reyes:

Ooh, wait. Hold on. Family finance Thursday. It even rhymes. Okay, I love it. Yes. Continue.





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THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Debbie Sassen:

Where we have half an hour booked out in our calendars every Thursday morning from 8:30 until nine o'clock, where we work on money stuff. That's a very broad definition of money stuff, right? That very eloquent term, stuff. And I actually wrote down a list of all the different kinds of money stuff that people can work on, whether you're in a relationship or not in a relationship. Right? And surprisingly, I came up with 20 different categories of money.

Maggie Reyes:

Wow. That's amazing. I love it. Are you going to share some of them with us?

Debbie Sassen:

I am.

Maggie Reyes:

I love it.

Debbie Sassen:

And now there will be overlap between some of them, but I will just run through them. And then they're all going to be in the show notes for anybody who wants to go back. Okay.

Maggie Reyes:

Perfect. Yes.

Debbie Sassen:

Spending, and some of them, by the way, we both do, and some of them in a partnership,





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

only one person will do. Okay. We have spending, earning money, tracking money, saving, investing, protecting your money, with insurance. Right? And then even under insurance, there are different types of insurance. There's house insurance, car insurance, health insurance, dental insurance. Right? Okay. Managing debt, giving charity, budgeting, dreaming or being a visionary. Right? You can have a conversation with your partner about, "Oh, what would we love to do?"

Debbie Sassen:

And I was speaking with a couple earlier today and they would love to take a month off, they work together in a business, and have the business run itself. So they're dreaming about setting themselves up for the future. Okay. And there's planning, reconciling, you might be reconciling your credit card statements and your bank account and figuring out where their money went. Your money mindset, your goal setting, right?

Debbie Sassen:

How much money do we want to save for our future? Invest for our children for their education? Right? Maybe we want to buy a car. So we want to have a goal for that and put a plan in place. Setting up systems. So it could be setting up a system for budgeting, like YNAB or bill pays. You want to have an automated system to pay your electricity bill, right? Taxes. It's a big one. Durable powers of attorney. Right? Because-

Maggie Reyes:

That would never occur to me. That's so good. Yes.

Debbie Sassen:





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Yeah. If you are unable to manage your money on your own and a power of attorney is an agent who can come and step in for you and make decisions on your behalf.

Maggie Reyes:
Yes. Love it.

Debbie Sassen:

And that leads into wills and estate planning for what to do with your money after you die. And a little subset of that, which my husband actually just sent me an email about today, is your burial plots. Right? It could be a one-time decision, but it was like, “Oh, do we want to be here or do we want to be there?” And it might sound a little bit morbid, but who said it? Was it Benjamin Franklin? Death and taxes, those are the only two things that are guaranteed in life?

Maggie Reyes:

I’m pretty sure it was Ben Franklin. And I have to say, thinking about something like that, it’s just like what we were talking about at the beginning with the language of money, when it happens, I’m 78, I’m already going through the grief of the loss of my favorite person or all of these things, that is really not the time to be thinking about or trying to coherently make a plan that makes any sense around what we want to do.

Maggie Reyes:

Do we want to be cremated? Do we want to be buried? Whatever it is that we want to do for how we want to end our life, when we’re sort of grounded and practical, and we can look at it very calmly, we can make so much better decisions and probably make wiser financial decisions about those things, as opposed to paying a premium for the next day service for





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

whatever we're doing.

Debbie Sassen:

Exactly. And I remember having a conversation with my dad and he was like, "I just want you to know we bought some real estate." "Thanks for letting me know, dad."

Maggie Reyes:

Yes, Love it. So good.

Debbie Sassen:

And the 20th one is having an emergency binder, right? Which is similar to the powers of attorney, but even things like this where all of your information is stored. Your bank accounts, the passwords, the usernames, who's your lawyer, who's your accountant? If your power of attorney needs to get in touch with people, where is that person going to find the information? So setting that up so that someone doesn't have to pull their hair out trying to help you when you're incapacitated and can't take charge yourself.

Maggie Reyes:

Yes. I love that so much. What we have is a drawer in my office where we have the house deed and the car titles and all the different things like that. So we have a bunch of file folders. That's our version of our binder. And we have all of those things in that one drawer. And so we don't have to remember, we don't have to think about it when something new happens or whatever, we'll put it in that drawer.





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Maggie Reyes:

For our taxes every year, we have one folder where as we get different things, we know we're going to be in the tax return. We just stick it all in that folder. And then we pull that out when it's time to work on that. I just loved the idea of having a central location or whatever kind of container, whether it's a box or a folder or a binder, you don't even have to think about it. The easier you make it for yourself, the more likely you are to do it. That's always my favorite rule.

Debbie Sassen:

Right. I love that. Yes.

Maggie Reyes:

Yeah. So good. Love it. So on your money dates, you talk about a variety of these 20 things. Whatever comes up in that moment is that right?

Debbie Sassen:

Right. At the moment we are updating our emergency binder, but then it segues because then it's tax season. So we have to take off time for taxes. And then sometimes it's, "Oh, well, we want to think about our summer vacation. So we'll use the time to plan our summer vacation and how we want to do it." So it might not be always the one thing. And you and I have talked about the idea of having a team approach.

Debbie Sassen:

It's one thing that you teach in The Marriage MBA program. And there are 20 things that I put on this list. They're probably more things that other people can come up with. But if you think about your team, and I like to think about baseball, right? So when you're in the outfield, you have nine





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

people in the outfield. And then there's going to be more people who are players, who are in the dugout.

Debbie Sassen:

And maybe your team has 20 players on it. And some of those players only come out if you need them. A pinch hitter is only going to come out if you're down to the bottom of the ninth and you need someone to hit it out of the ballpark. And buying your burial plots is like that pinch hitter. It's only going to come out once and then hopefully you're never going to need it again.

Maggie Reyes:

Yes, that's so good. I love thinking about it that way. And thinking about even your money as part of your team. Your money does things for you. You invest it or you save it or you assign it to a goal or a dream that you have. And it's kind of, ooh, what's our whole team of baseball player money doing for us? Let's check in on it. We wouldn't just ignore a player and leave the player in the dugout and close the field and go home. Right?

Maggie Reyes:

We would want to check on how's that player doing? Do they need anything from us? Are they okay for whatever we do need them, even if we only need them for 30 seconds in the game, that is the winning 30 seconds. And we want them to be ready for when we need that particular part of our money team, so to speak.

Debbie Sassen:

Right. And also, I think with the team approach, that also different people on the team have different strengths. So you're not going to have your pitcher also be your shortstop, right? So





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

one person can be managing the budget and the other one can be going to get quotes from insurance people, right? And then you can sit down and again, you want to figure out how the insurance for your house or for your car is going to fit into the team approach for your budget.

Debbie Sassen:

Do you need a higher deductible? Do you want to have more protection? Even recently, my husband bought me a pair of beautiful earrings and I needed to add them to our home insurance policy. So he said, "Don't forget to do that." And I was the one who actually sent the email. I took the picture and sent the email to the insurance agent.

Maggie Reyes:

Yeah. I love that so much, working to each other's strengths is such an important part of being a team and being a productive team that isn't at odds with each other. And I love bringing in the metaphor of money as a language, because we want to have some money literacy, some money fluency in that language.

Maggie Reyes:

That doesn't mean we have to become master essay writers in that language. It doesn't mean we have to write a novel in that language. So for me, I'll tell you, my husband is the son of an accountant and a private banker, right? He is highly financially literate. I am not. I did not grow up with those influences in that way. And so there are things about how he thinks about money that are so foreign to me and so useful for me to ask him questions and see what his thoughts are.

Maggie Reyes:





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

So we were talking about, I'm going to be investing in a continuing education program that has a payment plan or it has a lump sum. And I was asking him, "Well, what do you think? It doesn't really matter. There's no interest." And he says, "Well, based on the time value of money," which I'm sure Debbie is very familiar with, he's like, "The longer you keep the money in your hands, the better. So if you can pay it in installments just from a pure money perspective, you might save a couple hundred dollars."

Maggie Reyes:

So we were talking to the students literally this weekend and I said, "Oh, I love this feeling of knowing it's paid off." So if I have the money in the bank, maybe I'm willing to spend that extra couple hundred dollars that I would save to enjoy the feeling of it having been paid completely. And then we went to the energy of it, there's the practicality, and the energy, and it's so interesting, I think for all of us to think about that, that sometimes we're willing to pay a little bit of a premium to have this energetic feeling like, "I have no debt in that matter. There's nothing to worry about. That's it. I'm done."

Maggie Reyes:

And I'm willing to spend a little more, so to speak, in terms of the time value of money to have that peace of mind. And sometimes we go to a CPA or a financial planner or someone who's only looking at the numbers and they'll tell us, "No, no, no, no, no, no, you have to pay it in installments." And then that whole time I'm freaking out every time I pay it, as opposed to listening to my own inner discernment or my own inner wisdom and being willing to pay a little more. I think that's an interesting place to just think about, is there's the energetic decision or whatever follows our intuition. And then there's sort of the practical decision. We want to know both.





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Debbie Sassen:

Yes. So much yes. And if you are going to pay, whether it's in two or three or six installments, it's taking up capacity in your brain. Like, "Oh, I have to remember that on the fifth of the month, money has to be in my account because PayPal is going to flip my account or the credit card is going to go through." Where as you might pay a little bit more to just pay it upfront, or you won't get any interest. And then you just don't have to think about it again.

Debbie Sassen:

And that it gives you more expansive capacity to think about other things, because your mind isn't going to, "I'll have to remember on the fifth of every month, I need a few thousand dollars in my account to pay this bill." Right? And in terms of energy or premium service or whatever you benefit from it, you can just think of an airplane traveling from New York to Los Angeles, let's say, right?

Debbie Sassen:

And you could sit in first class or you can sit in economy class. The price for those tickets are very different. You're going to get to Los Angeles at the same exact time. You probably get off the airplane first if you're in first class and get your luggage first if you're in first class, but your experience and the energy that you expend during that experience and the energy that you receive during that experience is going to be very different depending on where you sit in the airplane.

Maggie Reyes:

I love that. Depending on where you sit in the airplane.





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Debbie Sassen:

Especially if it's a middle seat in economy when you can't get to the bathroom.

Maggie Reyes:

I used to work for a cruise line and I literally, I personally, Maggie Reyes, has sat in the middle seat, flying from the Philippines to the US. Okay?

Debbie Sassen:

No, don't.

Maggie Reyes:

Unforgettable. So whenever I have the opportunity to upgrade, to change, to do whatever, I do. Once you've had that experience, it never goes away. But it's such interesting to think also, here's where I took what you were saying is, you're going to get to the same place regardless, whether you're in economy class or first class. And you can make money mistakes too. You could get to the same place regardless, even with money mistakes, or even with not being super perfect about your money or that knowing everything in the perfect moment about it, is that you can make some economy decisions and first-class decisions, right? Sometimes the decision is better one than another, or the decision that's available to you.

Maggie Reyes:

So there were many years of my life when economy was the best decision to make, because it took me all these places. And I'm so grateful I went all these places, right? Now I'm in a different stage in my life and I can make a different decision and that's wonderful. But we could get to the same place and remembering that when we are in economy situations around whatever's





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

going on and it's like, "Oh, it's okay. I'm going to get to the same place. And I'm going to decide my priorities."

Maggie Reyes:

And some people's priorities is, "Oh, I don't want to spend the money on the flight. I don't care so much. I'd rather spend the money on this other thing." And just that prioritization, I think that's the inquiry we're inviting you to make as you listen to this episode, it's not necessarily to do whatever I'm saying or whatever Debbie's saying, but to ask yourself, what matters to me when it comes to my money and how do I want to think about it and what matters to our unit as a family and our marriage and how do we want to think about it? Whatever direction that takes you.

Debbie Sassen:

Yes. I love that. And in my family, which is more complex than your family, because I have eight children and I have lots of grandchildren. So there are many money decisions that we have that you and your family don't have. And because my husband and I have different money stories, different family of origin stories around money, we might make decisions in different ways. Actually I just want to back up and say that our value systems are very similar. If we drew concentric circles, we would probably have an overlap for about 80 or 90% of the circles. Right? So we're just talking about the edges.

Maggie Reyes:

Yes. Ooh, I love that. Yeah. Talk about the edges. Yeah.

Debbie Sassen:





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

And so probably my husband for sure has a tendency to be more giving and generous with the kids than I do. The kids know if they want something, go to daddy. I have the reputation of being the ogre in the family and wanting my children to develop more responsible behaviors with their money and learning and learning how to make it and learning how to also tap into that abundance that exists in the world by raising their prices and believing that more is available.

Debbie Sassen:

But most of the time we talk about values and getting there and making decisions that most of the time, it's not worth it for me, for my time and energy to disagree with my husband. We're not talking about him buying a car for the kids. It's smaller decisions. So there's also things that we let go because it's, again, part of the team approach and the team is what matters.

Maggie Reyes:

Yeah. Oh, I love that. The team is what matters. Sometimes in a team, we do what's better for the team, even when it's not immediately what's the best for us, because what's better for the team is what's best for us.

Debbie Sassen:

Yes. Yeah.

Maggie Reyes:

I love that. That's so good. Okay. What are some of the things you think are important when it comes to managing your money as a couple?





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Debbie Sassen:

I'm going to go back to the money stories, family of origin, right? Having conversations and getting to know each other in this space is very important. Because money can be a very triggering topic because of whatever baggage we come into our marriage with. And then like you said in the very beginning, you put the two of us together, each one of us with our own money stories, and then things can happen during the marriage and we can just go ballistic about something. And it's because our partners has a different money lineage than we do.

Maggie Reyes:

Ooh, a money lineage. Tell us what that is.

Debbie Sassen:

I'm going to use my example. And I grew up in a family where my grandparents and my father, they all came from Germany. My father was born in Germany and during The Holocaust, they all escaped from Germany, reestablished their lives in Los Angeles. My mother was born in Los Angeles a few months after her parents arrived. So I grew up with a, I'll just say, more deprivation in my money story. That's not the way I grew up, but my grandparents started from zero when they got to Los Angeles and had to build themselves up. And they really, really, really lived on a teeny tiny budget.

Debbie Sassen:

And on some level, while it wired into my mother's financial identity, and my mom passed away, and into my father's financial identity, there is this scarcity around money. Scarcity is a better word than deprivation. And it's in my system as well. Right? Even I remember being in high school and my father pulling a spiral notebook out of the garbage can and turning it to the end





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

and ripping the pages out that I hadn't used. I was like, "Look, we could use these pages." Right?

Maggie Reyes:

Yes. That is so common. Yes.

Debbie Sassen:

And I got hand me downs from my older brother and we shopped at Sears and to go to a higher end department store was just not in the cards when I was growing up. Things changed later as my father developed his business. But when my husband and I got married, for me, because of this scarcity mindset, I had, and it's still there, I know it's there. I can feel it in my body, giving money to charity is something that's always been hard for me. I want to hold, I want to hoard money. And our value system is, we're religious, Jewish. We give 10% of our income away to charity as part of our value. But when I got married, I couldn't do it. He had to do that for me, even if it was my value, I wanted to do it, but I was totally blocked by it.

Debbie Sassen:

And that was my money lineage because of the generation that I was born in and my family's story. And he didn't have that. He didn't grow up wealthy. Right? But he remembers because his dad had a dry cleaners, a laundrette, as they call it in England. He remembers counting the pennies and the money from the cash register. So money was maybe not abundant, and he had to count it, but it wasn't the same story as I had.

Debbie Sassen:

So being able to talk about that and just letting each other know where we're coming from, and we might not even know why we're doing the things that we're doing, but rather than making





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

it an issue, be curious about your partner and just asking questions or having a conversation where sometimes I've recommended just ask your partner about his money story. What did he learn from his mother or what did he learn from his father? And be curious and listen, no judgment. You guys can sit and talk for 15 minutes. He can do all the talking, one session. You can do all the talking in the next session. And the only thing you have to do is say, uh-huh (affirmative), uh-huh (affirmative), uh-huh (affirmative). Thank you for sharing.

Maggie Reyes:

Perfect. Yes. Agreed. All you have to do is listen. Yeah. And also when you're hearing something like somebody has financial history or their money history or things that have happened in their life when it comes to money that have been hard or have been challenging. Sometimes you need a minute to digest it and to process it for yourself.

Maggie Reyes:

So let's take off any pressure. All you have to do is listen, right? And you get to have that experience of receiving whatever it is that they're sharing. I love how you talk about your financial identity. I never thought of it in those words. And I think about my financial identity when I was growing up as a child of a single mom and I very much had the mindset that anything I would accomplish in life, it would be up to me and I'd have to figure it out.

Maggie Reyes:

And like no one was going to come and just help me. Right? That was a thought that I had,





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

of course, many people have helped me over my life. And I've had amazing mentors and colleagues and all kinds of things. But my financial identity was so different in the chapter of my life when I had like one pair of shoes. I remember I had one pair of shoes. I wear them until they had holes in them. And then I bought another pair of shoes. Very different to my life now, where I've worked immensely hard in a variety of ways. And first in my career and now in my business, so that I can have more than one pair of shoe, right?

Debbie Sassen:

Or a cashmere sweater in your case, right?

Maggie Reyes:

Or a cashmere sweater, which I happen to enjoy, which Debbie sees on a regular basis. So a financial identity can evolve and I just want to tell everyone who's listening to us right now, wherever you are right now in your journey, your financial identity can evolve and grow just like we evolve and grow.

Maggie Reyes:

So imagine being a financial child, becoming a financial adult, even from that, our thoughts about money and our thoughts about how we can create it, our thoughts about our own careers, what's available to us, whether it's applying for the promotion or finding out what it would take for you to get a salary increase or starting your own business or all these different things, for anyone who's listening, where it feels far away, I just want you to know, if you keep walking, things get closer. Right? Yeah.

Maggie Reyes:





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

And for everyone who's listening, who's like, "I am there with you. My financial identity has evolved." We want you to know, okay, now that you're in this place, you have more money. That's awesome. How do we take care of it? How do we love on it? How do we harness it and cultivate it and multiply it and use it to help the world, to help ourselves, for beautiful things that we want to create on earth. I think it's so important.

Maggie Reyes:

So usually at the end of an interview, I'll ask a question from The Questions for Couple's Journal. But I was telling Debbie before we started talking that I wanted to ask this question in the middle of the interview, because I think it speaks to everything we're talking about today. So of course, Debbie being the money master that she is, I had to find a money question from The Questions for Couple's Journal.

Maggie Reyes:

And my question is, what changes, if any, should you and your partner make when it comes to how you handle money together? That's a question in the journal, but the way I want to ask Debbie is, everyone who's listening to right now, if there's one change that they could make, or one thing they could think of, maybe they're already doing it, but one thing that you think every couple should think about when it comes to their money, what would that one thing be?

Debbie Sassen:

Their future. Because we tend to put things off for the future that we don't want to deal with today. I mean, there are people who are planning their retirement and putting money in their IRAs when they're 20 years old. But most of us, if it's not right in front of us, we get busy with lots of other things, and tomorrow, tomorrow, tomorrow. And if you didn't grow up like your husband,





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

in a house with a private banker and an accountant as part of your money lineage, and money is a foreign language for you, then tomorrow just gets pushed off till the next day.

Debbie Sassen:

So think about the reality that as you said, life expectancy is 78 years old. Maybe by the time you and I get to 78, because of medical developments, right? It'll be 85 or 88. Right? And even with financial planning, we say you should plan to live to 100. So you don't want to have to get out of your rocking chair at 85 and start making money to live to 100. Really what you see on your rear view mirror, things are closer than they appear.

Maggie Reyes:

Oh, that's so good. They're closer than they appear. Yes.

Debbie Sassen:

Don't put it off. We want to take care of our future selves. She also is going to need money.

Maggie Reyes:

Yes. I love that. Our future self needs money. Let's make sure she has some. I was talking to a friend of mine this weekend who has a son, and I think his son is maybe just starting elementary school. So maybe his son is six or seven. And I said, "Your son is going to go to college. We need to plan for that now." And my friend was so amused that I said that, but I was really thinking about my future self, my friend's future yourself and my friend's future self, son. Right? He's going to need some money, let's plan for that money now.

Debbie Sassen:





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Yeah. And if she opens up a 529, let's say for her son to go to college, you can start small. There are investment accounts available where you can just put in a few dollars or a few hundred dollars a month just to get started. And you add to it little by little by little and you start building a dollar a month or a dollar a week into the budget, and then you can increase it to \$2 and then \$3. And if it becomes second nature, then it doesn't hurt so much as all of a sudden when he's 16 years old and you're like, "Oh my gosh, I need to put away \$27,000 a year for him to go to college," because you've let it build up over time. And the interest has compounded.

Maggie Reyes:

I really see, and through line of our conversation is really be intentional now for the experience you want to have later. Whether it's saving, investing, whether it's learning to be financially literate or learning that money language, right? There's so much, do it now so that you can enjoy the experience later, so that you can relax about the experience later, so you can have a better experience later. And if we don't do it now, then we're setting ourselves up to be very stressed about it later.

Debbie Sassen:

Potentially. I mean, I think the American Psychology Association says over 75% of Americans are anxious about money.

Maggie Reyes:

Yeah, exactly. Right? So it's, how do we reduce that anxiety? Learn the language, make some decisions. Right? Prioritize it now. I think that's so good. So one other-

Debbie Sassen:





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Can I add one more thing?

Maggie Reyes:
Yeah.

Debbie Sassen:

I can add one thing and I want to say also un-shaming debt, is very important.

Maggie Reyes:

Ooh. Yes. Tell us everything about that, un-shaming debt. Say more.

Debbie Sassen:

A lot of people have shamed that they got into debt that they spent money that they didn't have. There's a whole genre or group of financial people out there in the world who are like, "Get out of debt, get out of debt. No debt, debt is bad," right? And debt is a tool. Money is a tool, right? Money, a pile of coins and a stack of bills, can't hurt anybody. Right? And debt is just using other people's money today and paying them in the future. Right?

Debbie Sassen:

It's just a tool, but we have so much shame around debt. But debt gives us opportunities now that we would have to wait for into the future if we didn't have debt. And I don't think that anybody who ever went to let's say Harvard Law School or Harvard Business School or Harvard Medical School would say that debt is bad, because they're projecting in the future they're going to have this wonderful, lucrative job and they're going to pay back their debt. Right?





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Debbie Sassen:

So we made decisions, choices, maybe when we were younger in life and we took on some credit card debt, that really user interest rates, 29%, whatever it is. And then we're feeling stupid or a child around money. We made a decision. We used a tool that was available in the market and we don't have to feel bad or shameful about it because we're going to then have that financial identity of someone who's not smart about money. Right?

Maggie Reyes:

That's so good.

Debbie Sassen:

Yeah. And that could really get in your way. And there are amazing reasons to use debt. A mortgage is debt. Most people don't have money to buy a house outright. So they're happy to borrow money from a bank. Debt is just a tool. So if you have debt, you don't have to believe that you are less than or incompetent or financially illiterate or stupid or something like that because you have it. You just made some decisions based on what you knew at the time.

Maggie Reyes:

I love this un-shaming debt is so powerful. And it reminds me, I have a podcast episode called Rethinking the Five Love Languages, which is not about money, but it's about the idea that this tool of the languages could be used either as a tool or as a weapon. And I love thinking about debt the same way. We can use it as a tool to help us create the things we want in our lives and be completely at peace with using it or we can use it as a weapon to be mean to ourselves, to diminish ourselves, to berate ourselves, to do all of these things. Let's never use it as a weapon against ourselves. Right? And if we have debt right now, let's take a fresh look at it today and





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

say, “Okay, what did that debt help me create? How is that a blessing to myself or to others? How could this be a good, beautiful, wonderful thing?”

Maggie Reyes:

look for how it is a blessing, right? Even if you spend that debt... I was talking to another friend about going on vacation and she’s putting this vacation in a credit card. And we were talking about putting it on a credit card and just her financial situation. And it’s like she’s creating a memory that’s unforgettable for her family, that her family had a very hard year, as many of us did with the pandemic and so many things.

Maggie Reyes:

And her kids are so looking forward to this and they’re so excited about it. And it’s such a blessing to her. And because I used to work in HR, when I see people spending money at a hotel, on a cruise, on a vacation, I’m like, “Those are jobs. People are getting paid.” When you said at the beginning, our money flows, we’re putting the money in the flow and now this person is going to get paid and be able to pay for things for their kids and all of that.

Maggie Reyes:

And so there’s this place where what is a healthy relationship to debt? What does that look like? I don’t think we ask ourselves questions like that until you get two coaches together and then we’re like, “Hey, let’s rock and roll with this.” Right? But oftentimes I talk about what does a healthy relationship to anger? Anger happens. We could be in a healthy relationship with it or in an unhealthy relationship with it.

Maggie Reyes:





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

We can use it as a tool or as a weapon. If we use it as a tool, we can see, “Oh, I’m angry. There’s something for me to pay attention to.” Great. And then we move on, right? If we use it as a weapon, we maybe hurt other people, maybe we show up as our best selves, we make decisions that aren’t great. All of these things, same with debt. It’s like, “Oh, I either created this debt before or I have this debt now, how was it the best choice I could make in that moment?” Right? And now what do I want moving forward?

Debbie Sassen:

Right. But so many people get locked into a financial identity of being in debt. And this is where it takes a mindset shift. And I did a workshop years and years ago, there was a woman in the workshop who said her parents always oscillated between zero and -5,000. Every time they got up to zero, their financial identity was not neutral.

Maggie Reyes:

Right. It always took them back to... Right. Yes.

Debbie Sassen:

And you might think, couldn’t they go from zero to 5,000+, and they’d go back down to zero. But no, they didn’t see themselves as savers. They saw their identity as debtors. It’s like you have brown eyes and you can’t change them.

Maggie Reyes:

Right. But debt you can change. The brown eyes, you can wear contacts maybe, but the debt is changeable.





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Debbie Sassen:
Exactly.

Maggie Reyes:

I love it. That's so good. So one of the things that you obviously prioritize is investing in things like coaching and personal development. We're in the same business, mastermind. You've invested in working with me on your marriage. What are your thoughts about women investing in themselves and that you think about that helps you focus on making investments in the areas you want to work on in different chapters of your life. I know I'm in this health journey where I invested in working with a health coach and my thought about it was, I know coaching works. I have a problem I want to solve. I'm going to hire someone who knows how to solve it. And then I'm going to do everything she tells me to do. And I'm going to ask for coaching when I got stuck.

Maggie Reyes:

I had very pragmatic thoughts about it. Right? And it's so interesting because my husband and I are both trying to eat more healthy and trying to do more things. And last night he said, "Well, you obviously know what you're doing. I'm going to have to ask you for some tips." And I literally said to him, it's literally because I reached out into the world, found someone whose values aligned with mine, did what she told me to do, and now I do know what I'm doing because someone taught me. Right? And that investment that I made in that to me is priceless for the medical bills I won't have to pay, the things I won't have to go through because I'm healthy now. I'm prioritizing my health now so I can be healthy when I'm 80. Right? Which is the whole...

Debbie Sassen:

Yeah. Taking care of your future self ahead of time. I love it.





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Maggie Reyes:

Yeah. I love that. So what are some of your thoughts around investing in yourself or some of the things you teach your community when they're thinking about different investments they want to make, whether it's continuing education, whether it's getting their master's degree or doing programs with you or programs with me, what are some of your thoughts around that?

Debbie Sassen:

Well, if you're going to invest, invest is usually to have a return on your investment, right? You want your money to compound, and now if you're making an investment in your health, yeah, it might lower your insurance premiums, or you might not have medical bills when you're 80 because you've invested in your health when you're 48. But most of us can't think that far in advance. Right?

Debbie Sassen:

But you're going to show up as a better version of yourself today because you have invested in yourself and your health and your eating and whatever else. You've invested in you and your marriage and there is a return on that investment by having more connection, more love, more intimacy, more of what you already have through your investment. And you're not always going to see that it has a 7% or 8% or a 10% return.

Debbie Sassen:

But if you want what's on the other side, then you can either do it yourself, which for most of us is the long, hard way to do it. There are probably YouTube videos and blog posts for just about everything we want in our life. But the accountability that we get by investing in ourselves through whether it's a master's program or a coaching program or a something or other, the





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

accountability, the challenging the way we think, there's taking on new skills, even when it feels hard, it just collapses time and speeds up the journey when we're investing.

Maggie Reyes:

Oh, that's so good. It collapses time and it speeds up the journey. And I love what you said about return on investment. So when you make an investment of any kind, what is the return you want on that investment? Be very clear on what that return is. And then you'll always know you're on track for your return on your investment. You're off track. What do you need to do to get on track, to get that return? Whether it's a tangible 6% increase, whatever, or whether it's like, "Oh, we used to argue every night and now we argue once a month. Okay. I have a tangible return on an investment." Right? For us, I think as coaches, we want you to clear on what it is you want to create so that we can help you create it.

Debbie Sassen:

100%.

Maggie Reyes:

Yeah.

Debbie Sassen:

And I also want to say as a woman who is helping to empower women around money, that if we're talking about a woman who's investing in her, well, it's really her business, because if she's not investing in her business, that might be a different conversation. But so many people come to me and they're like, "I have to talk to my husband about investing in my business to work with you." Right?





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

Debbie Sassen:

And I'm not here to cause any marriage problems or any friction between husband and wife. That would be a bad idea. But when a woman outsources that decision or doesn't take responsibility for the decision and for making that return on her investment. Right? And she's like following his lead and not thinking for herself. So then the results that she's creating through her investment are also kind of his results. And maybe she's not going to show up 100% because she's not committing to getting what she came for.

Maggie Reyes:

I think that's such an important distinction and it's such a nuance because it's, when we don't make the decision for ourselves, it's the other person, the partner, it's their money fears and their money lineage and their financial identity that then makes the decision as opposed to, when we say, "I'm investing in myself, here's what's happening. Here's how I'm doing it. Here's how I'm paying for it. Here's what's going on. What are your thoughts about that as a collaboration, as a team, as just a team value," right? It's very different than asking for permission, right? Collaboration is not the same as asking for permission, so to speak. And it's the subtlest of nuances, but it's so much more powerful when we take on the financial identity that I can make wise investments. And this feels like a good one. Yes.

Debbie Sassen:

Yes. And now, if the woman's income is critical for the family, like I always say, you have to know how much money your family needs. When you're running a business, your business is here to fund your personal life, your personal life isn't here to fund your business. So it starts with how much money do I need at home? Once I know if I need \$5,000 a month or \$10,000 a month or whatever it is, now I can reverse engineer my business so that I am making sure that I'm





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

funneling the amount of money into my home that my home takes.

Debbie Sassen:

And maybe my kids don't have extracurricular activities this month, or this year while I'm building my business. Right? I remember the year that my dad just opened his new business and for Hanukkah that year, I got one turtleneck sweater and I did not get to go to Summer camp because all the money was going into the business. And they were very clear that that's what was happening. Right?

Debbie Sassen:

So you can make different decisions at home in order to help grow the business, but be really clear on your numbers and what you need. Don't push those under the carpet and pretend they don't exist because then you're going to start hustling your business and making poor investment decisions to make money quickly.

Maggie Reyes:

Yes. And same for your career. I will tell you when I worked at the cruise line, there came a moment where I had been there for several years and I had applied for a higher position and I wasn't considered for it. And I had this moment where I knew that if I wanted to grow in my career, it was not going to be there. I just had this moment of clarity. Right?

Maggie Reyes:

Which I love moments of clarity. As coaches, we want to give you all the moments of clarity that we can. And once that moment of clarity happened, I knew I needed to look elsewhere, whether it was starting my own business or getting another job. And I thought I was going to start this





EPISODE 85: MANAGING MONEY IN YOUR MARRIAGE WITH DEBBIE SASSEN

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/85](https://maggiereyes.com/podcast/85)

business. And I ended up getting poached to another company. And then started my business a little bit later because the job was so amazing, I really wanted to take it.

Maggie Reyes:

And what I ended up happening in that job, having come from, I'm for sure never going to get promoted here. It's just not going to happen. I was in that job probably a year and I got promoted basically immediately. Right? And I was like, "See, this is what I knew." This was my intuition about what I was capable of and what I could do and all of those things. And I knew it would just have to happen somewhere else.

Maggie Reyes:

So that idea is, know what you need, know what you want. Right? It may be beyond what you need, but you know you're capable of more. And then you can make decisions that support that. But we have to look at it very pragmatically to make those decisions. It was a hard day when I realized I would never move forward in this place where I had worked for so many years. It was difficult. It was not fun to do. But it gave me so much freedom to have that clarity and everything that came after was such a blessing, in a different company, different adventures, different colleagues, so much learning and all the other things.

Debbie Sassen:

I love that. Yes.

Maggie Reyes:

Yeah. It's so good. Okay. Before we wrap up, the last question for today is I have to ask you, what has it been like focusing on your marriage for a whole year? Because we've been working





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together a whole year, what is one of your favorite changes that you've made or one of your favorite things that you just have embodied now for yourself? Just share with us a little bit about that.

Debbie Sassen:

Well, in our last podcast, I said I really think that I just need to keep coming back for another round and another round and another round because my marriage is so important, but I'm not coming back for the next round. Maybe in the future. But there's just a calmness about our marriage in a different way.

Debbie Sassen:

And even my husband said to me, I think last week, that there's been a shift, but it's been ever so slight, ever so subtle, but there's much more connection. And as I said before, with all of our children, we lost some of that through the years of child raising and we wanted to come back and as I said last time, create the us again. Find us. And it's just been so beautiful that we have been able to find us as our children are growing up.

Debbie Sassen:

And I will say that a couple of weeks ago when our mastermind met and he went Cabo and I went to an Airbnb all by myself, that was also something that I was able to tell him, "I need this space all by myself," because he wanted to come. And I was like, "The times are going to be upside down. This isn't going to be the romantic weekend that you're expecting." Right? "We'll do the romantic one another time," but I just felt calm and empowered and I was allowed to do it even. And it doesn't mean anything about me or about us or about our relationship if I take off time for myself. I got to fill myself up.





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Maggie Reyes:

Yeah. That's so powerful. I love that you said it's calm because something that happens often, if we've had any kind of emotional intensity, whether it was when we were growing up in our family lineage, as we say, or whether it was in our relationship or previous relationships, when we have a healthy relationship and we experienced that calmness, there's actually psychological studies that tell us that people will be like, "Is this okay? Is it okay to feel this calm? Should I be doing something else?"

Maggie Reyes:

And as we have to adapt to what a healthy relationship looks like, where we can have calm, we can have peace. And it doesn't feel like Oscar night or something like that's going on, but it is actually a sign of health that you can roll with the punches, that you can say something that might've caused a fight before. And now it's just like, "Yeah, of course you can have time for yourself. It doesn't mean anything about us." All of those things that contribute to that calm. Calm is okay, calm is good.

Debbie Sassen:

Let's get there with our money also. Let's get money to be calm.

Maggie Reyes:

Calm. Yes. I love it. So tell us, how can people follow you? What is the best way to learn more from you? Tell us all the ways that we will link in the show notes as well.

Debbie Sassen:

You can find me on Facebook. I'm always on Facebook, mostly on my personal profile. A





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little bit on my business profile, Debbie Sassen. And I'm on Instagram, @debbiesassen. I have a Facebook group called Savvy Money for Women in Business. And I have a website, debbiesassen.com. Lots of Debbie Sassen's for you.

Maggie Reyes:

There you go. Just Google Debbie Sassen, you'll be able to find her. It's S-A-S-S-E-N, as in Nancy. Thank you so much, Debbie. Every time we're on, we just have such rich conversations. I am so grateful that you said yes to talking about money today. And I'm just so grateful for your wisdom that you share every day. And I just hope everyone goes and follows you so they can have calm around money.

Debbie Sassen:

Amen. Thank you so much for having me. It's been so fun.

Maggie Reyes:

Bye everyone. We'll be back next week with more ways to help you make your marriage stronger. And in the meantime, I invite you to always listen with intent to apply. So think about one thing we talked about today that you can take into your relationship right now, schedule it, plan for it, and implement it. We'll be back next week.

