

? advice column

## Boyfriend surprised with unwanted home makeover

By R. Eric Thomas  
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**D**ear Eric: I'm a 52-year-old divorced guy, no long-term steady relationship for a couple of years now, but for the last four months I have been dating an early-40s lady, "Marie." We each own our own home, and there has been no thought of living together, or even really seeing ourselves as a real couple, but we each had a house key to the other's place.

On a number of occasions over the time we have been seeing one another, Marie has commented on the fact that I don't have a television in my home and found it pretty weird when I said that I have no use for one. She has also, politely enough I must say, indicated that she finds my home decor rather bland as she tends toward bright

colors in her own home.

One Saturday, after I'd been at work, I came home to find that Marie was unexpectedly in my house, had repositioned all the furniture around in my lounge room, installed a large wall-mounted flat-screen TV and painted two of the walls in the lounge room a deep maroon color!

She expected me to be very happy about this, but not only was I not happy, I was actually quite the opposite!

I took my house key back while returning hers and told her I'd be leaving the TV on her doorstep the following morning. She was wildly angry at my response to her "generosity" as she saw it.

So, what I'm wondering is, did I miss something here?

— **Channel Changer**

**Dear Channel:** You didn't miss anything, but it sure seems like you dodged a bullet. It's one thing to have an opinion about a loved one's home or décor. It's quite another to let yourself in and lay down a drop cloth. Marie's clearly been watching too many of those surprise home makeover shows. But Joanna Gaines she is not. (Sorry, that TV reference probably doesn't mean anything to you.)

We often talk about the need to respect other people's boundaries in order to have healthy relationships. Mostly we're talking about emotional or internal boundaries, so it should definitely go without saying that you don't drill a mounting bracket into someone's wall without asking first. She's lucky you didn't send her a bill for



Dreamstime/TCA

the repainting.

**Dear Eric:** I have an amazing boyfriend who really has shown me this is the man I want in my life for the rest of my life. We have been together for six and a half years, and we currently live together.

My family loves him, and my friends get along with him, but he is terrible with money and in debt for just being stupid with his money. I cannot trust him financially in any way, and it drives me crazy. It makes me scared for the future with him.

I've been saving up to buy a house and hope to start looking in early 2025. And it makes me scared that I may have to take the step alone. I see what he spends it on because we sit down every payday and go over all his bills. So, I'm not worried he is hiding anything. How can I get him to stop spending and start saving?

— **Costly Relationship**

**Dear Relationship:** Don't come within 10 feet of a mortgage with this man until he's willing to take an equal role in your shared financial well-being. Don't even walk by a bank together, just in case.

"Their best bet is going to build a system that bypasses the old habits and forces new ones," Sam Erdman, founder of Anchor

Wealth Advisors, told me. Managing money is "not generally a game of knowledge; it's a game of behavior."

Both of your behaviors should change here: You're taking on too much, and he's doing too little.

The first thing Erdman would encourage you to do, however, is have a conversation about your values. "They can start with their dreams for the future and why they do what they do. This will help them understand where each other is coming from."

Once you understand each other's values, you can construct a plan for living those values.

Here's a path that Erdman laid out:

Determine where he is overspending.

Reconfigure these numbers for what he wants them to be moving forward.

Set up different bank accounts that will be funded based on the budget: an account that pays all the recurring monthly expenses, one to hold the money for upcoming non-monthly expenses and a spending account for him.

Lastly, you don't have to combine finances if your values aren't aligning. A financial coach or adviser can build on the advice Erdman gave, as can lower cost or free resources like Vicki Robins's book "Your Money or Your Life".

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