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**Brian:** [00:00:20] I think that her attitude in general is negative at times.

**Ramit Sethi:** [00:00:27] Does she have a right to be negative about money?

**Brian:** [00:00:31] Yeah, she does.

**Serena:** [00:00:33] I was exactly afraid that if I push, I will have a very resentful partner. But seven-and-a-half years later, I am resentful. So, there is a resentful partner, it's just not him.

**Ramit Sethi:** [00:00:47] Hi. I'm Ramit Sethi, and welcome to the I Will Teach You To Be Rich podcast. Meet Serena and Brian. Serena is a 39-year-old physician and Bryan is a 40-year-old tech entrepreneur. For the first three years of their relationship, they earned roughly the same amount. But now, Serena brings in \$235,000, while Bryan brings in \$65,000. Between the two of them, they have about a million dollars invested. So, what's the problem? Well, for the last five years, Brian has been pursuing a startup that hasn't really taken off, and Serena feels that the time has come to accept that the company isn't working and that Brian should get a traditional job.

**Ramit Sethi:** [00:01:34] She wants to buy a house together. You're going to hear a lot about that house today. Brian actually wants to buy a house, too, but he keeps promising her that the startup will pay off. He tells her, it'll be in the next six months, the next six months, but he's been saying that for years. By now, Serena doesn't trust him anymore. Brian keeps saying that things will change. To start our conversation today, I asked Serena what she wished Brian would understand.

**Serena:** [00:02:08] I would like to tell Brian that there is an opportunity cost to a startup that's not making any money for seven-and-a-half years. It's the third startup during those seven-and-a-half years. And by now, had he been working in a job which was generating income, we would have bought a house by now and moved on in life. I wish

for the startup to make money for him, because that is the dream that he holds so close, but since it hasn't and we've tried it out for seven-and-a-half years, I would say to get the job, buy a house, and then reconsider doing the startup, perhaps in a later stage.

**Ramit Sethi:** [00:02:54] Okay. Brian, what do you wish that Serena would hear from you?

**Brian:** [00:02:59] It has been a long seven-year journey, but I did do consulting gigs and make a decent amount of money for about four of those seven years. Yeah. I'm super excited to buy a house and really looking forward to doing so in the next four to six months, so I'm looking forward to building that dream and realizing that dream together in the near future.

**Serena:** [00:03:27] I've heard that before. Actually, three years. So, I'm a little skeptical about the timeline. Plus, we don't even have a realtor, so clearly, we are not really making any concrete moves towards that.

**Ramit Sethi:** [00:03:40] Are you both going to buy a house in the next four months, Brian?

**Brian:** [00:03:43] I'd love to do so in the next four to six months.

**Ramit Sethi:** [00:03:47] Are you going to?

**Brian:** [00:03:48] Yeah.

**Ramit Sethi:** [00:03:50] Then, why are we here?

**Brian:** [00:03:53] I'd say that Serena is worried that it might not happen, but I'm optimistic.

**Serena:** [00:04:01] So, here's what I want to see, here's what I want to see, I've heard this three or four years in a row, actually. So, usually, around the mid-year, we're going to have a house by December. We're going to move towards it. My startup is going to make money. I'm going to make the payment for the house outright. There's going to be

no mortgage. And then, the years go by, right? And this argument, this conversation, I feel like we're sort of in a never-ending loop that nothing is moving forward, the years add up, and I'm getting more and more concerned. We have two little kids.

**Serena:** [00:04:40] I'll bring up all my anxieties about the startup. Where are we going? What's going to happen? When are we going to buy a house? And he'll tell me, in four to six months, we're going to buy a house, it's going to be all great. Everything is going to be together. And then, four to six months pass by, there's a new year, I'm going to get funding for my startup in the next three months, I put in applications, and then another year goes by. And along with each year, my frustration keeps mounting, because I feel like I'm not being heard. This is not a joint decision to continue the startup indefinitely.

**Brian:** [00:05:15] COVID threw us off by quite a bit, so the last year, plus, has been slow. We've had a few pivots, technology challenges. We're working on a really hard problem and hard product. So, it's taken much longer to build that love for the customers, but we have done that now and we have just gotten our pitch deck ready and redesigned to submit some of these applications. So, I feel like we're getting close with our patents being recently granted, the customer love being built.

**Ramit Sethi:** [00:05:59] Okay. For this huge problem in their relationship, first thing I'm curious about is, what does a house mean to Serena? When people tell me what their rich life is, they almost always use vague words. They'll say something like, I want to travel or I want to do what I want when I want. I always push them to get more specific. It turns out that many of us haven't really thought very deeply about what we truly want, and I can understand that. We're caught up in work emails, cooking dinner, just trying to stay afloat.

**Ramit Sethi:** [00:06:33] Some of us just envisioned our lives being a certain way, but we rarely stop to reconsider that vision as we get older. Imagine you go through life with some vague idea of what you like, never stopping to really question it or clarify it. I think that's a tragedy. It's like floating down the river of life but never choosing your own path. And my job is to give you the perspective to zoom out of the day-to-day and really design your rich life. Watch as I dig into the real reasons behind the house.

**Ramit Sethi:** [00:07:11] Have you ever asked her what a house means to her?

**Brian:** [00:07:15] No, I'd like to hear it again.

**Ramit Sethi:** [00:07:20] Ask her.

**Brian:** [00:07:20] What does a house mean to you, Serena?

**Serena:** [00:07:25] I think having my own place with—I wanted to sort of buy now at this stage in my life, have a house to call my own, to do up, to raise the kids in. This is the third house that we've moved and just that sense of having roots down, that we belong to a place, we have something to call our own would have meant a lot.

**Brian:** [00:07:54] Has he asked you any questions about money during your relationship?

**Serena:** [00:07:59] Funny you asked, when we were dating, I was still in residency and I made very little, but he'd been working for nine years, and so he wanted to see my credit score, make sure that we were all no debt. And he taught me all about how to invest in the Roth IRA. I knew nothing about that. And yeah. And then, he made some jokes about me being his retirement plan, and I have a bad feeling that it's happening. So, that's the extent of our money conversations. But after the start up, it's mainly being me. After three years of supporting him for the startup, it's mainly been me asking, what's the end goal?

**Ramit Sethi:** [00:08:48] And when you ask him, his mode of response is what?

**Serena:** [00:08:55] When I ask him, he's always very placating, he would say, yes, in three to six months, we're going to do this, I'm going to get funding, it's the same thing.

**Ramit Sethi:** [00:09:05] Mm-hmm. And how does that feel to you?

**Serena:** [00:09:09] The first time I heard that, I felt like, okay, maybe I'm being pushy, but it could be only the next two or three months, things will work out for him. But the second time, I thought, okay, maybe, maybe finally, this time. By the third time, I started thinking it's a delaying tactic, it's just one way of sort of saying the right things, but not

doing anything about it. And then, by now, we're three, four years down this battle, and it leads to very heated arguments and a lot of angry words for, otherwise, pretty good relationship.

**Ramit Sethi:** [00:09:45] Brian, what do you think, hearing this?

**Brian:** [00:09:49] I agree with her concerns. I think that her attitude in general is negative at times and am a very positive person in general, so there's a little bit of conflict.

**Ramit Sethi:** [00:10:10] Does she have a right to be negative about money?

**Brian:** [00:10:13] Yeah, she does.

**Ramit Sethi:** [00:10:16] How much is the house that you want to buy?

**Brian:** [00:10:19] 1.4.

**Ramit Sethi:** [00:10:21] Okay. 1.4, fine. So, you want to put down, what, \$300,000 as a down payment?

**Brian:** [00:10:29] Right.

**Ramit Sethi:** [00:10:29] Okay. And your savings right now is 110,000. Your total investment's just over a million bucks. So, Brian, you mentioned that you may hopefully get the house in three to four months. Where would the money come from?

**Brian:** [00:10:44] A couple of options. One is we're starting to pursue a small acquisition for our technology. And if that comes through, we would get a chunk of money. And the other option would be, we raise funds for our startup, and then we have two stable incomes. So, we do have a little over, like a certain portion, like a buffer amount over the 20% down, plus the closing costs, but if we put that all down today, we won't have much of a cushion left.

**Ramit Sethi:** [00:11:26] Doesn't sound like you can do this in three to four months, would you agree, Brian?

**Brian:** [00:11:34] I'd say if we get a small acquisition, or fundraise, or if I get a job, I guess either of those three things becomes true in, we should be able to get the house.

**Ramit Sethi:** [00:11:50] I notice that you never say no. Have you ever noticed that, Brian?

**Brian:** [00:11:58] Sometimes, yeah, that could be the case.

**Ramit Sethi:** [00:12:02] Have you ever said no to Serena?

**Brian:** [00:12:07] I have.

**Ramit Sethi:** [00:12:09] Mm-hmm. What's an example?

**Brian:** [00:12:09] Yeah. I'd say one example is for this podcast, my first response was no.

**Ramit Sethi:** [00:12:21] Wait, but you're here right now with me.

**Brian:** [00:12:23] Right. True. Yeah.

**Ramit Sethi:** [00:12:27] What's another example where you said no to her?

**Brian:** [00:12:30] So, a no that's stated no, or converted to a yes, or doesn't matter.

**Ramit Sethi:** [00:12:35] A no that's stated no.

**Brian:** [00:12:37] A no that's stated no, I'd say, like she said, let's buy the house in the last few months, and I said, no.

**Ramit Sethi:** [00:12:48] No, you didn't say no, you said, we're going to buy it in four months.

**Brian:** [00:12:51] Right. But yeah, I said her question was like, shall we buy it right now, like today, for example, and I said no in the last few weeks.

**Ramit Sethi:** [00:13:04] And then, what did you finish that sentence with?

**Brian:** [00:13:08] I said, no, not now, we will buy it in the next four to six months.

**Ramit Sethi:** [00:13:17] Okay. You see what I'm getting out here?

**Brian:** [00:13:22] That I have a hard time saying no.

**Ramit Sethi:** [00:13:26] Yeah. What do you think that causes in your relationship?

**Brian:** [00:13:33] Differences, rift, and a little bit of conflict.

**Ramit Sethi:** [00:13:38] Yeah. Watch this. Serena, does he have a problem saying no?

**Serena:** [00:13:45] He said no to me many times about finding a job. That has stayed a consistent no.

**Ramit Sethi:** [00:13:51] Wow. Okay.

**Serena:** [00:13:53] He said, I don't want to be in the "rat race". So, that has stayed a consistent no. But these days, though, he says, I will find a job, I'm talking to a recruiter, but it's sort of in the same way as I will buy a house someday in the far off future.

**Ramit Sethi:** [00:14:14] The inability to say no is a huge red flag. Oftentimes, it's a people pleaser and/or someone who desperately avoids confrontation at all costs. It's often cultural. It's almost always taught from childhood. People lie to themselves all the time. We tell ourselves we'll go to the gym and we don't. We tell ourselves we'll start managing our money and we don't.

**Ramit Sethi:** [00:14:43] Over time, you stop trusting yourself. You literally know that you're lying to yourself as you make yet another commitment that you're going to break.

Now, imagine how this affects a partner who can't trust what you say, and it's made even more confusing here, because you never really say no. That means you get to stay the good guy. Instead, you just say, we'll do that later.

**Brian:** [00:15:13] It is impacting our relationship. We have a pretty strong relationship, but I'd say 10% of it is impacted like because of this. Like we agree on a lot of the other things and we have great fun doing a lot of the other things. But this specific part, the 10%, is severely impacted.

**Serena:** [00:15:38] I think it's put a great deal of strain on our relationship. I wouldn't say 10%. I think that we've had some epic fights. We had to delay, because he didn't want to have a second child, because he still wanted the startup to sort of take off, because obviously, when you add another child into the mix, it takes away time and energy. And we were both in our late 30s, and I didn't want to delay that, because it was what we had discussed before, the family size and all of that. So, that was a big fight again. And so, I feel like for each of these happy milestones in our life, it's like sort of colored by this background, where there's this push and pull, I'm pushing, and he's pulling, and it's not sort of we arrived at these decisions together harmoniously.

**Brian:** [00:16:31] And Brian mentioned, maybe it's 10% of the relationship. What would you say it is?

**Serena:** [00:16:35] To me, I think it's over 50%.

**Ramit Sethi:** [00:16:37] Brian, that's a big difference.

**Brian:** [00:16:39] Right. It is.

**Ramit Sethi:** [00:16:41] What does that make you feel when you hear that?

**Brian:** [00:16:44] Surprised.

**Ramit Sethi:** [00:16:46] Where do you want to go next, Serena?



**Serena:** [00:16:49] I want to sort of go, okay, so if it's hard in three to six months, when do you think it's going to be possible? And do you have a timeline that you think you could stick to?

**Ramit Sethi:** [00:16:59] Did you catch that question that Serena just asked? She said, when is it going to happen? Now, I guarantee you, Brian is going to interpret this as a logistical question. He thinks Serena is asking about dates and dollar amounts, because her words had things like timeline in it. If he answers that way, she's going to respond with more questions and they're going to be dragged into the logistical weeds. Both of them are going to end up frustrated. But look deeper.

**Ramit Sethi:** [00:17:31] That's not what she's really asking. Deep down, deep down, she's saying, Brian, I don't trust you, can you give me a reason to trust you? She's really crying out for reassurance. She's looking for some evidence of trust. In love and money, we have to look beneath the surface of the words. In love and money, our words matter. We should choose our words carefully. And if we're the one listening, receiving those words, it's our job to look beneath the surface. Watch how he interprets her question.

**Brian:** [00:18:12] I'd say with a year's worth of stable income, and pays two incomes, two pay stubs, and a little bit more in savings, we could get there by the end of 2022.

**Ramit Sethi:** [00:18:28] Serena.

**Serena:** [00:18:29] And so, how are we going to get that income?

**Brian:** [00:18:33] I would have to take up a job soon, let's say, in the next four to six months if nothing works out with the startup. So, we can then-

**Serena:** [00:18:45] So, we're back in that loop again, like that next four to six months, I will find a job if nothing works out with the startup. In the next four to six months, we will be in Jan. 2022. I wouldn't do that, though.

**Brian:** [00:19:02] Sure. I would prefer to give it like one last shot at the startup, because we've made a lot of progress in terms of efficacy, customer love, IP, getting granted. And with three-plus years of effort in the bootstrapped startup, both for myself as well as

my co-founder, to be fair to him, I see two options. One is like take up a job soon and pursue that on the side, which might be hard time-wise. The other option is to give it like one last shot and see if something can happen. And I think we're really close given-

**Ramit Sethi:** [00:19:58] What is the dynamic between the two of you right now, Brian?

**Serena:** [00:20:03] I think we're playing out the pattern that we have been trapped in for so long.

**Ramit Sethi:** [00:20:07] Correct. What is that pattern?

**Serena:** [00:20:09] I'll ask, he'll say six months from now.

**Ramit Sethi:** [00:20:12] Correct.

**Serena:** [00:20:13] I'll say now, he'll say, I'm so close. And it's the same thing.

**Ramit Sethi:** [00:20:18] You two are playing the same pattern over and over, you're doing the same dance over and over, and you wonder, why do we end up in the same place? I like this discussion. I think it's great. You're making big progress. But what if we completely flipped the dynamic?

**Brian:** [00:20:34] So, Serena, you have been talking about the beautiful 1.4 million-dollar house, when do you think is a good time we should buy it?

**Serena:** [00:20:46] I would say as soon as possible. The rates are increasing every year. And I would rather put it towards mortgage rather than rent. What were you thinking?

**Brian:** [00:20:58] That sounds good. I'd like to work towards that build up a little bit more in savings, so we can do that in the near future, in the next six to 12 months. I'm excited for the amazing house and a place that we can call home.

**Serena:** [00:21:19] I don't know. I still feel like it's going to be six to 12 months, and you're going to be putting in savings, but what's the plan?

**Ramit Sethi:** [00:21:27] Ask him a question. It's very easy to talk about what's not working, but a better approach is to ask a good faith, open-ended question. Go ahead, Serena.

**Serena:** [00:21:40] Okay. So, you're saying that we'll be buying the house in a year. And then, how do you see us funding the down payment?

**Brian:** [00:21:52] Right. It would be like in cashing the liquid assets, and then having two stable jobs and paychecks to be able to get the best mortgage rates.

**Ramit Sethi:** [00:22:10] Brian, answer the question, you know what she's asking you. What is she really asking you?

**Brian:** [00:22:15] So, we could get that with two jobs and two reliable incomes.

**Serena:** [00:22:21] So, do you see yourself finding a job? Is there a job that you have identified that you will be starting soon?

**Brian:** [00:22:29] There's a few that I've been looking at and talking to a recruiter as well, so I could pursue that, submit the application, and start interviewing.

**Serena:** [00:22:43] Okay. And do you see that happening? When do you think that you would be done with the process of recruiting and starting the job?

**Brian:** [00:22:53] November.

**Serena:** [00:22:55] Oh, that's pretty soon. I'm glad that you found a job that you like and that you're thinking that November, you'll start. I feel like we'll be close enough to get the house at the end of next year.

**Brian:** [00:23:08] Right. I'm feeling that she is more comfortable, less anxious, less worried, and also excited for the house.

**Ramit Sethi:** [00:23:25] What about for you?

**Brian:** [00:23:27] I'd say I have a little bit of mixed feelings, but I'd like to be supportive, and then do what's right and best for our family and two of us.

**Ramit Sethi:** [00:23:46] Can I try to play a role in this dialogue?

**Serena:** [00:23:49] Of course.

**Ramit Sethi:** [00:23:50] Alright. I want to ask the questions that neither of you are asking.

**Serena:** [00:23:55] Sure.

**Ramit Sethi:** [00:23:56] First, I'm Serena. Brian, I'm so happy that you are open to getting a house, but I'm really surprised that you're just agreeing to get a job. You've resisted getting a job for four-plus years, and suddenly, you're saying you're going to get a job in the next two months. How can that be?

**Brian:** [00:24:17] Right. It's more about realization, and getting an independent advice and perspective that has helped me reach the right conclusion.

**Ramit Sethi:** [00:24:32] What is the conclusion?

**Brian:** [00:24:34] That I need to find a job, so we can afford a house comfortably.

**Ramit Sethi:** [00:24:43] But what about your startup?

**Brian:** [00:24:46] I could pursue that on this side and funded through the additional income.

**Ramit Sethi:** [00:24:46] I thought the income is going towards the house. Pause right here. Serena, what do you notice I'm doing with my questions? I'm not trying to trick him into buying a house. You'll notice that. The last thing you want to do is back him into a corner, and then be like, got you, you said you're going to get a house. That's not what

we want to do. I'm actually asking questions that disconfirm the hypothesis. Brian, back to you.

**Brian:** [00:25:28] I'd say that it would grow slower if I pursue it part time, and yeah, or I could just quit doing that and focus on the job, the new job once that starts.

**Ramit Sethi:** [00:25:46] Mm-hmm. Which one do you think, how would you make that decision?

**Brian:** [00:25:49] Based on the work-life balance and time balance, where I would prioritize family. New job, and then the last, if there's any spare time, would go to the startup.

**Ramit Sethi:** [00:26:08] Okay. I'm hearing you. How much time per week would you need to give to the startup for it to be meaningful?

**Brian:** [00:26:18] I'd say 10 hours or so.

**Ramit Sethi:** [00:26:22] Okay. Ten hours a week. So, given that you'll have a new high-paying job, let's assume that it's going to be pretty demanding, especially at first. And so, that's how many hours do you think, Brian, per week?

**Brian:** [00:26:37] Forty-five to 50, roughly.

**Ramit Sethi:** [00:26:37] Great. Forty-five to 50 hours. And then, how much time do you want to spend with the family?

**Brian:** [00:26:46] Weekends, Saturday, Sunday, so let's say 20 hours or so.

**Ramit Sethi:** [00:26:52] Okay. Great. And so, how much does that leave you to spend on the side business for now? Not much. Almost zero, to zero.

**Ramit Sethi:** [00:27:04] Okay. Yeah. So, what decision do you want to make, not do I want you to make? What decision do you want to make?

**Brian:** [00:27:11] I'd say spend time with family and the new job. Focus on those two and just do those two.

**Ramit Sethi:** [00:27:21] Okay. Listen to Serena's response. This is the moment that was really heartbreaking for me.

**Serena:** [00:27:28] To be honest, I'm not confident, but it was nice to see a better way of having a dialogue.

**Ramit Sethi:** [00:27:35] Brian, ask her why?

**Brian:** [00:27:36] Why are you not confident?

**Serena:** [00:27:40] Because I kind of, even when Ramit was asking you the questions, and you were giving the answers, and you were learning to say no or being realistic, I could hear the pain in your voice about like letting go of the startup, the pain to kind of want to start a job, and I feel like in the end, you're going to go with the startup.

**Brian:** [00:28:05] I see. I have already started talking to a recruiter and looking at the jobs that are kind of interesting nearby, so I hope those factors would build more confidence in you.

**Serena:** [00:28:25] Oh, thank you. Thank you for like talking to recruiters and looking for jobs nearby, but I feel like I've heard that before as well, for two years now, so it's hard. I think like it'll be hard for me to believe what you're saying until I actually see them, sign a contract, and then move towards a job. And I'm not even sure, personally, if a job is the solution to get the house. I think what's missing is perhaps us no longer being able to collaborate to help each other, fulfill each other's dreams.

**Serena:** [00:29:05] And I feel sad about that. But I no longer hold belief in the startup providing us the life that you hoped it would. And you kind of are not ready to let it go yet, and I understand that, but it's hard. I have to be this pushy person like for everything in the life that we're building together, to constantly remind you what this is like, both of us wanting to do it together, having the initiative, because that's what we have discussed.

**Ramit Sethi:** [00:29:38] The real problem is not the house, do you hear that? It's not the house. Part of living a rich life is being honest, honest to yourself, and honest to the people around you. The real problem here is not the house.

**Ramit Sethi:** [00:29:56] If you buy the house, do you think that this dynamic will magically change?

**Brian:** [00:30:01] No.

**Serena:** [00:30:02] No, I don't.

**Ramit Sethi:** [00:30:04] So, you spent seven-and-a-half years, she's chasing you, you're evading, you finally save up \$300,000, you buy this dream house, \$1.4 million, and you're in this big, beautiful bedroom, and you look at each other, and you realize, oh, my God, we still have the same dynamic, we just have a bigger bedroom.

**Serena:** [00:30:29] No, I hear you, I hear you.

**Ramit Sethi:** [00:30:33] Is it the house that's the real problem here?

**Serena:** [00:30:37] I don't think so. I don't think so. I think it's the shift from the sort of partnership that we had thought we would have to what came to fruition. And the pressures, I think, of being a startup entrepreneur, but also like having a young family. Yeah. And also, as a working mom, the pressure is because of the startup, and a young family, and of needing to be the pushy sort of partner leaves you being the person that you did not imagine yourself to ever be, where I'm sort of being the pursuer, I'm like pushing and pursuing, and I don't want to be that person who is chasing my husband down to keep up with promises or things like that. I would hope that we both wanted the same thing, and we're going to work towards it and get there together. And if we are not seeing eye to eye on that, then I mean, I would hope that we could like figure out a way to realign, but we are not able to do that.

**Ramit Sethi:** [00:31:54] Brian, sounds pretty serious.

**Brian:** [00:31:57] Yeah, it does.

**Ramit Sethi:** [00:31:59] I think the two of you have become so fixated on this house that you've forgotten what the purpose of your relationship is. Purpose of a relationship isn't to have a house. You can have a house or not have a house. In the grand scheme of things, you two could die very happy without a house. Now, would you like to have one? Sure. Should you get one? Maybe. That's up to you two to decide. But if you get the house six months from now, is your happiness level in the relationship going to change?

**Ramit Sethi:** [00:32:31] No, maybe for a month, but the dynamic will not change. It'll buy you a little bit of time, it's not going to change anything. There's a larger problem, and while you two have been fixating on this house, and chasing, and pursuing, and evading, the house is the thing that you were both circling around, but it wasn't ever really the point. The big challenge is your dynamic, the one of, are you two partners or is one of you always going to be chasing the other one?

**Ramit Sethi:** [00:33:10] If you can change that, then all the other details fall into place. You can get the house whenever you want to. You both are high earners. You can decide, do we want to get it in six months or do we want to get it in 18 months? No problem. That's up to you. You can decide what kind of family life you want, what kind of child care, what kind of vacations do you want to take, family dynamics with others. All of it becomes just a detail if you have this shared vision. If you don't, you're going to keep chasing and evading for the rest of your life. What do you want to do?

**Serena:** [00:33:54] I'd like to work for us towards being partners.

**Brian:** [00:33:58] Me, too.

**Ramit Sethi:** [00:34:02] So, let's do it. How do we change the dynamic from this to partnership? Brian, what do you think?

**Brian:** [00:34:12] We could come up with a combined set of goals, vision, how we look at things, perhaps in the next year, five years, 10 years, and align that, and then work



together collaboratively to see how we can get there in the next one, two, five, 10 years to realize those dreams together.

**Serena:** [00:34:39] So, since we've spent the first seven-and-a-half years trying to fulfill Brian's dream, I would hope that the shift wouldn't be like a five to 10-year goal thing, but maybe, now, trying to see how we could like fulfill some of the other things which got left behind as we were pursuing the startup.

**Ramit Sethi:** [00:35:01] Serena, I hear you loud and clear, and I hear the resentment in your voice, but I think it's going to be difficult for you to become partners if you're living in the past. It's very hard to take someone who has thought of him or herself as an entrepreneur and tell them to get a job. It feels like a loss. It feels like you lost and you're having to crawl back to getting a job. Oh, if I just had one more month, I could have made it, if I just had this one more deal, we could have done it, but you forced me to quit, and so I'll never know.

**Ramit Sethi:** [00:35:40] That's a bad resentment to fester. I think a better approach is to say, look, you're an entrepreneur, I understand that, all I'm looking for is some guidelines. It's gone on for three-and-a-half years, I want you to have a full chance at succeeding in this, but I also need us to come up with a very clear set of rules. If you don't have Series A funding of at least \$2.5 million by this date, you find a job. If you cannot provide X, Y, Z dollars to the family, you find a job, et cetera, et cetera. Clear rules, and then you negotiate, how is it going to be? Well, I think I need six months for that. Six months is too long. How about two-and-a-half months? Okay. I can make that work, and everybody gets the chance to weigh in and commit to it.

**Serena:** [00:36:35] We had those conversations exactly like how you said? We said, okay, three years was what we had agreed on. And after that, those three years are long gone, but we're still here. So, clearly, those conversations are not working out, because somebody needs to keep their end of the bargain.

**Ramit Sethi:** [00:36:55] What, they already did this? I mean, what am I doing here then? I love how every time I'm talking to these couples, these bombshells just drop hours into our conversation.

**Brian:** [00:37:08] That is partly true. I did do consulting for the first three years, so the last three years have been hard with this new startup in terms of income has been less, et cetera. But I like your idea of probably like writing it down in paper, like with the C o series a milestone, two-and-a-half to three months, something like that, and then that's an option.

**Ramit Sethi:** [00:37:34] Okay. I'm sure you'll write it down, but did you already have this conversation you agreed?

**Serena:** [00:37:39] Yes, we did. We had that conversation. We agreed, because I was exactly afraid of the same thing that if I push, I will have a very resentful partner. But seven-and-a-half years later, I am resentful. So, there is a resentful partner, it's just not him.

**Brian:** [00:37:57] Right.

**Ramit Sethi:** [00:37:57] I guess I'm more concerned if you already had this conversation, then what's going to change having it again?

**Serena:** [00:38:03] Right.

**Brian:** [00:38:04] Right.

**Serena:** [00:38:04] That's my concern, too.

**Brian:** [00:38:06] Right. That's a valid concern. Brian, if you're not following through with what you agreed to, that's a really bad sign for your relationship. There's no integrity there. And when your partner doesn't trust you, the one person in the world who really needs to trust you, so what do you want to do about it, Brian?

**Brian:** [00:38:26] Right. I'd say regain the trust, rebuild the trust.

**Ramit Sethi:** [00:38:34] Yeah, if it can be rebuilt.

**Serena:** [00:38:36] I'm curious to know, how are we going to be saving towards that house?

**Brian:** [00:38:41] Sure. I'm confident that I would get a job, especially after getting Ramit's amazing advice, so we could work towards a 50-50 partnership.

**Ramit Sethi:** [00:39:02] Serena?

**Serena:** [00:39:02] That sounds promising. That sounds very promising.

**Ramit Sethi:** [00:39:07] Brian, what are you hearing in her voice?

**Brian:** [00:39:10] Confidence, promise.

**Ramit Sethi:** [00:39:13] You hear confidence? I don't.

**Brian:** [00:39:15] I'd say it was more confident than the last time.

**Ramit Sethi:** [00:39:18] No, no, no. These are the words of someone who is just not listening, someone who's become so tunnel vision-focused that he's not watching the entire room around him go up in flames. It is really, really hard to reach these people. And even when disaster finally strikes, they often never realize their true culpability in their own circumstances, because they're incapable or unwilling to really listen to their partner's concerns. This is a huge red flag. What do you think is going to make Serena confident? She's not confident right now. She's very skeptical of you.

**Brian:** [00:39:58] A job offer.

**Ramit Sethi:** [00:39:59] How would you describe that, Serena? What would make you feel that confidence?

**Serena:** [00:40:06] When I hear in Brian's voice the excitement and passion to actually go start a job, sign a contract. And every time he talks about getting a job, you can see the hesitation in his voice, it quivers. And so, I get the sense that he may not yet be ready for that. It's a long-held dream of his, I get that, and it's hard to let go.

**Ramit Sethi:** [00:40:35] This conversation made me so sad. Maybe it's hearing that distrust in Monique's voice, maybe it's being an entrepreneur, like Brian, who knows what it feels like to be afraid of failing. Maybe it's just that I know couples who fight like this. I hate meeting a seemingly successful couple who's just totally disconnected from each other. There's so much pain in this relationship, so much living in the past, and I get it.

**Ramit Sethi:** [00:41:11] Lots of reasons for that. When your trust is violated over and over, you stop trusting. In this episode, you heard Monique ask about the house. You might notice that I didn't sit there and ask her five million questions about buying versus renting, and has she really run a TCO analysis, because buying a house is not always the best investment? I didn't say any of that. There's a time and a place for that kind of discussion, and this was not it.

**Ramit Sethi:** [00:41:40] Deep down, Brian and Monique both know that buying a house is not really going to change the actual problem. It's just a proxy. Monique really wants a partner, someone who's by her side, someone who pushes her and partners with her, not someone she has to convince, and berate, and drag along on her vision of life. Brian is an entrepreneur. To him, the idea of working a full-time job feels like a career death. Don't dismiss that. It's important to him, but he has to recognize how much that belief is costing him.

**Ramit Sethi:** [00:42:22] As he continues believing that story, and it is a story he's telling himself, his relationship is deteriorating. Some relationships can be healed. For others, it's too late. I wish Monique and Brian the best. Thanks for listening to I Will Teach You To Be Rich. I'm Ramit Sethi. Please follow the show on Apple, Spotify, or wherever you listen to podcasts. Head over to [iwt.com/podcast](http://iwt.com/podcast) to find our entire back catalog of episodes and links to all the places you can listen. Here's what you'll find next week on the I Will Teach You To Be Rich podcast.

**Michelle:** [00:43:16] You're netting 80,000 a month and you're questioning my Audible 12-dollar subscription every day? There's a problem here. We file our taxes jointly and I had to sign for taxes recently, couldn't believe my eyes. I didn't even know how much we made. I had to sign \$175,000 per month. My yard is in shambles. There's no reason

for this. When we fly, we fly as basic economy as we can. When we stay in hotels, it's the cheapest.

**Charles:** [00:43:49] I am cheap, I'm frugal, I am cheap, there's no mistake about that.