

**Mira:** [00:00:03] I'm scared. I don't trust you.

**Ramit Sethi:** [00:00:05] Dan, do you agree with that?

**Dan:** [00:00:09] 100%. From the very beginning, there was a lot of judgment and criticism, saying things like, you don't work, you don't do anything, like things like that. In the meantime, throughout our whole relationship, I've been making more money than her.

**Mira:** [00:00:29] I was so angry. I was like, this is a White guy who is like 50. He said he wanted a family, like I'm here with him, and he still doesn't seem to have a plan to make that family happen. He's very lucky that I'm with him right now.

**Dan:** [00:00:47] I just wish that she would say like, Babe, I love you, and I accept you the way you are, and you don't have to prove anything to me.

**Ramit Sethi:** [00:00:58] How do you create a life together if your partner doesn't trust you? And what do you do if one partner is anxious about money and the other retreats whenever the topic is brought up? Dan and Mira have been together for five years. She's 36. He's 43. And for the last three years, they've been living together, but they still keep their finances separate. Now, I sat down with Dan and Mira to initially discuss something that seems pretty mundane.

**Ramit Sethi:** [00:01:31] Dan had applied for an extension to his taxes this year and Mira is uncomfortable that he still hasn't done it. But here's the pattern in today's conversation. It goes a lot deeper than a tax return. She feels anxious about money. He feels judged. She says she wants clarity. He says, we've already talked about this. You're going to hear that Mira's history of questioning Dan started way, way back on their first date. You see, when they met, she couldn't understand how he was able to make a living from deejaying instead of, as she put it, having a real job.

**Ramit Sethi:** [00:02:15] Mira and Dan are from different cultural backgrounds, and as you listen today, I think you're going to be able to spot some of those cultural differences. This conversation was a tough one, because there's so much resentment, and judgment, and damage. In fact, we quickly veered away from money, but I tried to

bring it back, and I think the breakthroughs that happened today are worth it. So, if you or your partner sees money differently than the other, I think you're going to be able to pick up some true lessons today. I'm Ramit Sethi, and this is I Will Teach You To Be Rich.

**Mira:** [00:02:57] He hasn't filed his taxes for 2020 yet, and Dan is extremely relaxed about this, because there's an extension deadline that he tells me he's still within, but this sets off all sorts of alarm bells with me. I feel like he's late on filing his taxes and it's unacceptable to me. It worries me. It makes me worry that even though I think Dan is very responsible, I worry that I'm with a partner who's not responsible in ways that really matter to me.

**Ramit Sethi:** [00:03:34] So, by him filing extension on his taxes, it's making you worry that he's not responsible about his finances.

**Mira:** [00:03:43] Mm-hmm.

**Ramit Sethi:** [00:03:44] Okay. Dan, what's your take on that extension?

**Dan:** [00:03:47] Well, I do feel like it's a bad habit to lean on the extension, but it's something that I've definitely done historically. The IRS most likely owes me money, which means that taking the extension, it's only like making me get my refund less soon, so there's no danger involved. The extension is like a fully legal thing and part of the IRS system, and so I'm not stressed out about it. Mira's father is an accountant who would probably never file anything late, and in addition to culture, she just finds it crazy that I am doing this.

**Mira:** [00:04:34] Dan is a deejay. So, for me, like even though it feels like he's—even though that's his work, when he prioritizes going out late at night, that makes me think that he's just spending time on socializing when he could be spending that time on filing his taxes.

**Dan:** [00:04:53] I usually respond saying, I'm still working on it, but I'm still within the filing period of my extension, and I'll get it done before the deadline, and don't worry.

**Mira:** [00:05:09] That's not what you say.

**Dan:** [00:05:11] Okay. What do I say?

**Mira:** [00:05:13] It's none of your business.

**Dan:** [00:05:15] What?

**Mira:** [00:05:16] To that effect. I'm not telling you, I don't want to tell you, it stresses me out when you ask me. I feel like walled out, basically, from ever asking you anything relating to planning and future sort of vision.

**Dan:** [00:05:34] Okay. It's true that when Mira asks me about planning in general, that can definitely bring up some resistance or anxiety, or sometimes, I just feel like she's very critical of me, so I feel like it's an extension of the criticism and she's just sort of meddling or looking for some ammunition for her criticism, which then I'm reacting to that, which maybe is not fair.

**Ramit Sethi:** [00:06:07] This point about nagging is a really interesting one. If you've ever been in a relationship where one of you is seen as the nag or the pursuer, the person who's always trying to get the other to do the dishes or file their taxes, you know how frustrating it can be. Not just for you, for your partner as well. And I want to share an example of something to show you how this plays out, because usually, when there's a pursuer and a pursued, how do you handle it?

**Ramit Sethi:** [00:06:41] Think about it. If somebody is nagging the other person to do the dishes, what do you do? You try to be nice to your partner, they don't do it. You try not to bring it up, they still don't do it. You create a chore chart, they still don't do it. And then, you get more and more frustrated, and you start asking them, and pursuing them, and nagging them, and what's their response? I told you, if you stop nagging me, maybe I would do it.

**Ramit Sethi:** [00:07:08] Alright. You've set yourself up in a bad dynamic. I recently went on a podcast where the host is a huge believer in crypto, an evangelist. Now, I can tell you right now, this set up a very bad dynamic, because the person didn't just say, oh,

wow, Ramit, you probably know about personal finance, I can understand that you've chosen low-cost, long-term index funds for your portfolio. No. What did they say?

**Ramit Sethi:** [00:07:39] Try to guess. They said, oh, my God, you Luddite. How do you not realize that this is the financial future? Well, soon, your eyes are going to be open and you're going to get in at the price you deserve. Blah, blah, blah. Now, I could simply look at this person and say, wow, that was pretty aggressive, but really, the problem is the dynamic, the dynamic where one person truly, deeply believes in something and the other person just doesn't.

**Ramit Sethi:** [00:08:12] When you have something like that, you have an evangelist and someone who just doesn't believe it, the same thing, you are going to have tension. If it wasn't this person, it would have been another person. So, with Dan and Mira, when you have the pursuer, the person who's nagging the other, most couples will spend their entire lives just playing out the pursuer, pursuee relationship. They'll pursue harder, then the other person will retreat, and they'll continue doing it into this downward spiral of doom. What I want to do in this conversation is try to zoom up, zoom out, let them see the dynamic that's happening, and see if we can unpack the deeper issues here.

**Dan:** [00:08:53] This has come up almost from like the very beginning of our relationship. Mira was asking me kind of like, tell me all about your finances. In the beginning, it really always felt like there was an ultimatum. It was kind of like, you better have a good plan or I'm out of here. She was waiting to feel that there was security, that there was financial security, and I was kind of the opposite.

**Dan:** [00:09:20] From the very beginning, there was a lot of judgment and criticism that Mira was lobbing at me, kind of like telling me, saying things like, you don't work, you don't do anything, things like that, which in the meantime, throughout our whole relationship, I've been making more money than her, I've been paying for things, I've been taking care of her in various ways. So, that, to me, is very painful and very hard to hear, and also like touches on my own insecurities in a way that's uncomfortable or it's just like a sore spot.

**Mira:** [00:10:03] It makes me sad, because my goal here is to have us communicate. And I absolutely recognize what he's saying, which is I was very anxious in the

beginning, because culturally, I don't know, like for me, a deejay, being a deejay, I have no conception of what a job looks like that. Like I just came with all these assumptions, I was like, this is not a real job. What do you mean? How do you make your money?

**Mira:** [00:10:35] Like he would keep telling me how he made his money, and I was like, but how do you make your money? I mean, that first day that we got together, the morning after, I was like, so what, do you have like a trust fund? I mean, that's rude. I should not have asked that then. But if I cut away all of that, I was coming from a place of anxiety, and trying to understand kind of who you were. I didn't understand. I walked into this beautiful home that you lived in, but I had no model for how to process it. I was angry.

**Ramit Sethi:** [00:11:11] Tell him.

**Mira:** [00:11:12] I was so angry. I was like, this is a White guy who was like 50 or almost 50. He said he wanted a family, and he didn't fucking make a plan to make that family happen. Like I'm here with him, and he still doesn't seem to have a plan to make that family happen. And now, he wants a family with me? Sorry. I want to say I'm sorry. I feel bad. I was a jerk.

**Ramit Sethi:** [00:11:40] I remember the first time—I think it was the first time I cooked for her. And cooking is very important to me. I have a lot of confidence in my cooking ability. And I think the first time I cooked for her, like right away, there were like critiques, and I was like, yo, this is not cool, like why? And she was like, oh, well, in my family, my father, it's just like kind of a constructive thing, like it's just a way of showing that you're comfortable, and we just always like, my father would always critique my mother's cooking, and I was kind of like, well, that doesn't sound great.

**Mira:** [00:12:26] No, my mother would critique my father. If he would cook, he'd be like, rate it. He'd be on the table, he'd be like, give me a one to 10.

**Dan:** [00:12:34] And then, I was like, well, that might be fine for your parents, but like we had just started dating.

**Mira:** [00:12:40] But that's fun for me.

**Ramit Sethi:** [00:12:44] Notice the difference here, Dan. The way that you responded to Mira critiquing your cooking, which you are so confident about. I mean, I just love the change, your swag, yo, that's not what we do in this house. Okay. That might be fine for you, but we don't do that here. Just confident. You knew your food was good. Now, contrast that with how you responded to the career vision stuff. How did you respond to that?

**Dan:** [00:13:12] Yeah. I mean, it's definitely different.

**Ramit Sethi:** [00:13:14] How did you respond to it?

**Dan:** [00:13:15] I think there were a lot of times when she was asking me kind of like, I want to know what your plan is, but inside, I also felt kind of like, who the hell do you think you are? Like you just met me, you don't know shit about me, and you're coming in here like with your set of expectations, and your demands, and critiques, and whatever.

**Ramit Sethi:** [00:13:43] Yeah. But why didn't you say the same thing to her as you said about the cooking? There's a reason.

**Dan:** [00:13:48] Yeah, because definitely, it also spoke to my own insecurities, more so than the cooking.

**Ramit Sethi:** [00:13:58] This is one huge reason why money is so difficult to talk about, because most of us don't know much about it. We're insecure about our financial knowledge deep down. Deep down, we're insecure about our financial knowledge, so we feel these things, we feel anxious or guilty. We feel like we need to ask the other person, why did you spend money on that thing? But we don't really have the competence around basic financial terms.

**Ramit Sethi:** [00:14:32] We don't know what our ratio should be for how much we should be spending on our mortgage. We don't know if we can afford to buy X or what percentage we should be putting in Y. If you don't have that basic competence, then the way you relate to money with your partner, it's going to suck. All you're going to do is do

these whack-a-mole arguments where you say, why did you do that? How could you do that? We should do this. I can't believe that you did that.

**Ramit Sethi:** [00:14:58] But there's no vision. There's no, hey, this is our North Star, these are the numbers we should be talking about. And you can hear that in this conversation. These questions about filing your tax return, it's not about the tax return, but you can hear Dan also not answering Mira's questions, because he's insecure about his financial knowledge. He's not insecure about his cooking, you heard his answer in that. I love the way he responded, super confident. But when it comes to money, his answers are completely different.

**Mira:** [00:15:31] My family dynamic does not work in this situation, and this is where the cultural thing differs. Like I think if Dan was South Asian, this would be different. Like Dan has trained me to not sit down, and take a bite, and say something critical in the first go. Like I will, no, I mean, it's still in the process of being, I need to say something positive, or don't need to say something positive, or just like tune in to the thing that I feel that is positive about the thing that I'm experiencing, and express that, and ask for permission before I can express anything critical, or like the thing, yeah, I need to ask for permission, basically.

**Ramit Sethi:** [00:16:16] Mm-hmm. Maybe sometimes, you don't even need to be critical.

**Mira:** [00:16:22] Yeah, so hard.

**Dan:** [00:16:23] Radical idea.

**Ramit Sethi:** [00:16:25] You mentioned twice that it's your culture and your family. Okay. And I respect that. You were raised in a different culture, I know what that was like, although I wasn't raised in India, and I know what it's like to be raised by an Indian family. And all of those are true. We cannot separate those from you. They are a part of you. But you also have to take responsibility for yourself.

**Ramit Sethi:** [00:16:54] Okay. This is more of a Western approach, but it is real in this culture, which is to say, it just won't fly, it won't work if you're trying to achieve your goal

of being safe if you are using behaviors, and then when you recognize, oh, this might not be good, the first thing you say is it's my family, it's my culture. What would be a better approach?

**Mira:** [00:17:26] To be in the moment and to play back what the person says to me.

**Ramit Sethi:** [00:17:31] Yeah. Mira is taking something very real, her family upbringing, and she's extending it so that it not just explains her views, but it justifies them. Okay. There's a big difference. Explaining her views can help Dan understand, why does she see money this way? Why does she have certain expectations? That can explain it. Justifying it says, my beliefs are right. Why? Because it's my family that taught me that.

**Ramit Sethi:** [00:18:03] Oh, and if I go too far, it's not my fault, it's my family, it's my upbringing that taught me that. That's justifying. So, explaining is good, explaining is great. We all have different views on money because of how we were raised. Let's seek to understand that. But when you extend that to justifying it, then suddenly, you've created this closed system where anything you do is right. Why?

**Ramit Sethi:** [00:18:28] Because that's what I learned in my family upbringing, and that is causing a lot of tension here. What's fascinating is that they both want the same thing in this relationship, safety and security. Mira wants financial safety. She wants to know that she's safe, that there's a plan. Dan wants to know that he's emotionally safe, that she wants him, that she accepts him. So, they have a lot of commonality in what they want in this relationship. Let's see if they can realize it. What do you want to feel?

**Mira:** [00:19:04] Success. I don't know.

**Ramit Sethi:** [00:19:08] Dan, what is she looking for?

**Dan:** [00:19:12] She wants to feel safe.

**Ramit Sethi:** [00:19:14] Yeah, she wants safety, she wants security. A plan is a plan, a plan is a piece of paper, it doesn't mean anything, but what it represents or what somebody putting their taxes in on time represents is what, Mira?



**Mira:** [00:19:29] Safety. Yeah, absolutely. Ramit, I wake up like in the morning with like a sick feeling in my tummy, it was anxiety, thinking that I have not filled out this piece of paper, something has come from me, I'm going to be thrown out of the country.

**Ramit Sethi:** [00:19:44] Yeah. Do you think that is a healthy feeling?

**Mira:** [00:19:47] Absolutely not.

**Ramit Sethi:** [00:19:48] The questions that you asked on day one and the questions you're asking five years later are still the same questions. What are those questions really saying when you ask, what's your plan for the day? What are you really communicating to him?

**Mira:** [00:20:02] I'm scared. I don't trust you.

**Ramit Sethi:** [00:20:04] Yes. Bingo. Dan, do you agree with that?

**Dan:** [00:20:10] Yes, 100%.

**Ramit Sethi:** [00:20:12] She never came out and said that.

**Dan:** [00:20:14] That's why I don't like the question every time.

**Ramit Sethi:** [00:20:17] Exactly.

**Dan:** [00:20:19] Because it's a loaded question. It's not just, hey, babe, what's your day? It's, hey, babe, prove to me that you're doing something worthwhile with your time so that I feel good about you.

**Ramit Sethi:** [00:20:29] That's right. Prove to me that you are worth me being in this relationship, and that's not a good way to feel, especially every morning. Dan, we heard the word that Mira is looking for, safety or security. What are you looking for?

**Dan:** [00:20:48] Just to be accepted and loved for who I am without what feels like a lot of conditions.

**Mira:** [00:20:55] But my question is if I have-

**Ramit Sethi:** [00:20:57] Uh-uh. I'm not interested in your question right now. He just said something really important. How do you want to respond to your partner who just said that?

**Mira:** [00:21:08] I hear that you want to feel accepted and loved for who you are.

**Ramit Sethi:** [00:21:17] Can you do it?

**Mira:** [00:21:23] I have to work on it.

**Ramit Sethi:** [00:21:27] Do you think you can do it? Honest answer. It's a very difficult question I'm asking you.

**Mira:** [00:21:33] It's a question I ask myself a lot. I think the truth of the answer is if we can talk about our dreams, actually, will be that—I don't even know, I don't know. But right now, it's good, I'm going with it.

**Ramit Sethi:** [00:21:55] I don't know is an honest answer. My question to you is, do you think you can accept him? It's okay to say I don't know.

**Mira:** [00:22:07] Yeah, I don't know.

**Ramit Sethi:** [00:22:17] Dan.

**Dan:** [00:22:17] On one level, it's not surprising to hear Mira say that, because obviously, that's what her behavior has been expressing, her behavior and her communication directly. But at the same time, it's kind of like, damn, it's like, yeah, I mean, it's hard to hear it so directly.

**Ramit Sethi:** [00:22:49] You guys are very courageous for talking about this as directly as you are. It would be very easy to dance around this for the next 25 years. We probably all know people who have done that. It's not easy to have these conversations

about acceptance and safety. I mean, it's very, very vulnerable. What are you going to say, Dan?

**Dan:** [00:23:17] Mira said something about the consequences seem very gentle, or subtle, or whatever right now, things are good now, so she's going with it. And things are good in certain ways, but there are certain ways in which the consequences are not subtle, they are quite strong.

**Ramit Sethi:** [00:23:45] Like what?

**Dan:** [00:23:48] I mean, I don't know how to draw a direct connection from one thing to the other, but like we are very affectionate and loving, but we hardly have sex. And I think that's definitely a sign of something that's not very subtle. And if we're talking about trust, and safety, and acceptance, like I mean, sex and intimacy is a place of—I mean, potentially at least, a place of vulnerability.

**Dan:** [00:24:38] And when I don't feel—yeah, I can't make the direct connection. It's not like when I think about sex, I'm thinking about what Mira says to me about money. I'm not. But we fight a lot that the tables have turned in a way like she, despite what she says about her struggles with us and whether she can accept me, I feel like she's in a period of being much more open to me and to her feelings about me right now than I am.

**Dan:** [00:25:20] She is just very sweetly—not all the time, obviously, not when we fight, but I just feel that she's more connected to her like feeling of being in love with me. And I feel like—that at least temporarily, I feel less that way than I used to. And I'm trusting that it's still there, and I feel like we have a good thing in so many ways, but yeah, it's taken a toll on me that I don't feel it's subtle or inconsequential.

**Mira:** [00:26:05] When I hear this, I feel like Dan is going to like ask [indiscernible] anymore, and like just ask me [indiscernible]. I feel delusional.

**Ramit Sethi:** [00:26:18] Why?

**Mira:** [00:26:20] Of course, I know that we've not been intimate with each other. I think that's a problem. And I know it's connected to him feeling safe with me. Like I know that that's why it is and I'm just trying to, through like kindness and love, like bring him to me, but nothing seems to work. And I just think that that will just—either that, I mean, that will just lead to just not working. I don't even know why Dan is with me actually at this point, because sometimes, the things he says about the way it is doing with me are like I feel like a terrible person. I feel like a monster, that I'm just not the right person he was hoping, and he's going to like wake up and tell me that tomorrow.

**Ramit Sethi:** [00:27:12] It is amazing how much money shapes our lives. Yes, there are the obvious things like how much we can afford for a vacation, or a house, or a car, but there are far more subtle ways that money affects us on a day-to-day basis. The way we see money can seep into our parenting. It can seep into who does the dishes or buys the groceries. And as we just heard from Mira and Dan, it can seep into our sex lives.

**Ramit Sethi:** [00:27:45] All of this came about because of his taxes. Just look at how deeply they have taken us into their relationship, how much Mira and Dan have opened up for all of us. And it all came about because he filed his taxes late. Sometimes, it's the simplest little wedge that opens the door to this entire cave of emotions, and feelings, and history. I just want to say thank you to Dan and Mira for being so open and vulnerable with all of us.

**Ramit Sethi:** [00:28:21] Not everyone would come on this show and talk about how money is affecting their sex lives. Hopefully, as you're listening to this, you can realize how important money is. It's not simply something that shows up in your Excel spreadsheet. It can affect your entire view of your life and it can affect your entire relationship together. So, I'm thankful to them, I'm grateful to them for being so open with us. Let's keep going.

**Mira:** [00:28:49] I don't know if he wants to be with me, honestly. I don't. When I hear Dan talk, I don't know if Dan wants to be with me.

**Ramit Sethi:** [00:28:57] Uh-huh. And what was that thing you're looking for in this relationship again? What was that word?

**Mira:** [00:29:03] Safety.

**Ramit Sethi:** [00:29:04] Uh-huh. And so, when you ask him, I'm a monster, why do you even want to be with me? What are you really asking?

**Mira:** [00:29:10] I want Dan to say, I want to be with you, you're not a monster.

**Ramit Sethi:** [00:29:13] That's right. In fact, the more you push him, the more you, I'm a monster, I'm horrible, I'm no good at anything, why would you even want to be with somebody like me? The more you push him, you're looking for him to do what?

**Mira:** [00:29:28] Just reassure me that I'm not those things and he wants to be with me.

**Ramit Sethi:** [00:29:33] Yeah. Do you see how that little gremlin on your shoulder, we'll call her Safety Sally. Okay? She's sitting on your shoulder and she's always whispering in your ear, what's she whispering in your ear?

**Mira:** [00:29:47] You're unsafe. It's dangerous.

**Ramit Sethi:** [00:29:49] Yes. What else?

**Mira:** [00:29:54] Work harder.

**Ramit Sethi:** [00:29:57] Keep going.

**Mira:** [00:29:58] Make more money. Be safe. Figure out a plan. Be with somebody you could trust. You don't trust this person.

**Ramit Sethi:** [00:30:09] So, Safety Sally manifests in so many weird ways, doesn't she? She gets you to say these phrases that don't even seem connected, but it's her. She's going, say this, Mira, say that you're a monster and make him question why he even wants to be with you, because what? Finish the sentence for me.

**Mira:** [00:30:32] Because you want him to prove that he thinks you're worthy or you're okay.

**Ramit Sethi:** [00:30:39] Yeah. So, you ask him more and more critical questions, because if he answers them or even if he ignores you, but he stays, what does it tell you?

**Mira:** [00:30:50] I'm okay.

**Ramit Sethi:** [00:30:52] You're safe. And do you start to see how all of these behaviors that you manifest, the criticisms, the pushing him away, how would you describe the effect they have on him?

**Mira:** [00:31:08] I mean, they push him away.

**Ramit Sethi:** [00:31:10] Yeah.

**Dan:** [00:31:11] The interesting thing that I was thinking is that I probably provide her more emotional security than she's ever had before in her life, so I kind of feel like I should get some credit for like doing the job.

**Mira:** [00:31:27] Don't you feel like I give you credit?

**Ramit Sethi:** [00:31:31] Uh-uh. That's Safety Sally speaking. Do you see what just happened there, Mira?

**Mira:** [00:31:37] No.

**Ramit Sethi:** [00:31:38] Okay. Let's play it out. Say those words again that you just said.

**Mira:** [00:31:42] Don't you feel like I give you credit?

**Ramit Sethi:** [00:31:44] Aha. And what do you hope he says right now?

**Mira:** [00:31:48] Yes, I feel like you give me credit.

**Ramit Sethi:** [00:31:50] Yes, I feel I give you credit and you are safe with me, right?

**Mira:** [00:31:57] So, what should I say?

**Ramit Sethi:** [00:31:58] Well, let's pick another person to sit on your left shoulder. What do you want this person to be called?

**Mira:** [00:32:04] Secure Sarah.

**Ramit Sethi:** [00:32:06] Okay. That's pretty good. Alright. That's a lot of S. I like it. You said, why would you be with somebody like me? Something like that. Can we try that same response, this time with your Sarah, positive Sarah on your left corner?

**Mira:** [00:32:26] You're wonderful and extremely supportive in ways that I could not even have predicted that I wanted, in ways that amplify what I can do and power me forward. You're the most stable and nourishing relationship I had in my life so far. I mean, I'm just so grateful to be with you. I don't want to lose you. You're like my magical person, who is a craftsperson. You are very good at what you do with your hands when I watched you deejay the first time, like when I saw you, and you know, and I really respect that so much. I respect you a lot.

**Ramit Sethi:** [00:33:29] Dan.

**Dan:** [00:33:31] It's nice to hear all of that, for sure, but I also guess I have a pretty strong feeling of not being respected, so it doesn't always feel in the balance like you respect me a lot. That's not something that's always clear to me. It was nice. I was right there with her agreeing, and I felt my own love for you, hearing you say that.

**Ramit Sethi:** [00:34:07] Okay. This is great. Now, we are starting to make some great progress and we're going to turn it into even more progress in just a second. I just want to point out that just like many of the other conversations I have with couples, the thing that they originally come to me to talk about is almost never the true issue. It's just a

symptom. It's like somebody coming to me, and saying, oh, my gosh, Ramit, there's some red stuff on my carpet.

**Ramit Sethi:** [00:34:35] I come and take a look, I go, oh, you're missing your left arm and you're profusely bleeding out of it, that's blood on your carpet. They go, what? But how am I going to clean my carpet? Okay. We want to get beyond the symptom and get to the root cause. First of all, dude, you need to go to the hospital right now, okay? Get off Zoom, go to the hospital. And as for the people that come to me about issues like taxes, we need to dive in and understand what's going on.

**Ramit Sethi:** [00:35:04] In this case with Dan, Dan, you know that Mira wants certainty, safety, and security. Deep down, you know that delaying on your taxes and not updating her is going to trigger those things. Life is hard enough. Do not create more problems for yourself. Solve the problem. Hire a tax person. Do whatever you need to do in order to make that problem disappear. In the grand scheme, this is a relatively simple problem.

**Ramit Sethi:** [00:35:34] The deeper issue, the more real problem is the way that both of them see money. And it's not only that, it's that they don't talk about the real issue, they simply deal with the symptoms. So, what we've started to do now is we started to go beneath that. Why does it make you so upset that I don't get my taxes in on time? And now, we've gone all the way back to the first time they met. These are real conversations. They're really hard to do alone. But the reason I started this podcast was so that you could see and hear how to have these conversations with your own partner. Let's continue.

**Dan:** [00:36:17] My rich life, some of it has to do with money, but a lot of it doesn't. It's just spending a lot of time with people that I love.

**Ramit Sethi:** [00:36:31] Specifics.

**Dan:** [00:36:32] Okay. We hadn't been to a movie since before COVID, and we went in a movie theater, and it was a beautiful, very moving, inspiring movie. I just also really felt, wow, it's so good to have like a positive, moving, inspiring experience together and just share that. And so, my rich life is just having my life be full of that. I mean, with Mira,



with my friends, with my family, with potentially our children, with traveling, with art, with music, with dancing, with having fun, sex. Personally, I don't think the details like matter as much.

**Ramit Sethi:** [00:37:28] The details really matter for your rich life, because it helps me understand what motivates you. For example, I could interpret what you told me as I want to go to four movies per year. Is that really your rich life?

**Dan:** [00:37:42] No, that's definitely not what I meant.

**Ramit Sethi:** [00:37:44] Exactly, but this is why the details matter. Give me a couple of examples. Specifics.

**Dan:** [00:37:51] Traveling all over the world, experiencing just beautiful nature, experiencing beautiful art, culture, eating incredible food together.

**Ramit Sethi:** [00:38:05] How long you want to go for, three days?

**Dan:** [00:38:09] Depends on the trip, but-

**Ramit Sethi:** [00:38:13] Fourteen days, what are we talking about? Give me a number here.

**Dan:** [00:38:16] Two weeks, three weeks, a month.

**Ramit Sethi:** [00:38:17] There we go. Great. Okay. Great. I need these details. She needs it, too. Okay, because it gives-

**Dan:** [00:38:26] She knows this about me, though, I think.

**Mira:** [00:38:26] No, I don't.

**Dan:** [00:38:28] Really?

**Mira:** [00:38:29] I'm like, no, I need more specifics.

**Ramit Sethi:** [00:38:34] Dan, do you see why she needs more specifics?

**Dan:** [00:38:37] Well, apparently, she needs them, because otherwise, she's imagining something quite different from what I actually want to think about.

**Ramit Sethi:** [00:38:47] But even you aren't telling me right now, and I'm probing you like Mike Wallace. I'm trying to get every detail, and you're going, oh, I like to travel and see a museum. What? What does that mean? Here's the difference. Example one. Hey, babe, let's go out to dinner on Saturday. Here's example two. Babe, I have been keeping my eye on this sushi restaurant. I finally got reservations. I got them at the best time. They have this omakase, they have this sushi, it comes in from Tokyo every morning, whatever, and they have this certain type of fish. They make it and they serve it to you within 15 seconds. We have to go there. It is going to be incredible. What's the difference, Dan?

**Dan:** [00:39:33] Details and passion.

**Ramit Sethi:** [00:39:37] How am I lecturing an artist on passion? This is crazy to me. The second thing is it shows that you are proactive, and really, that's what Mira is looking for. That's what makes her feel safe, is to know that someone else is being proactive. So, let's try it one more time. I really want to press on this, because it's important. Give me one thing in your rich life and give me some very specific details.

**Dan:** [00:40:03] I don't know, but-

**Mira:** [00:40:04] Can I try?

**Dan:** [00:40:08] She's like, I can do it better. Like why aren't you asking me? I can do this.

**Ramit Sethi:** [00:40:13] No, no, no. That is funny, but she's extending you a lifeline. That's how I would interpret that.

**Dan:** [00:40:18] Are you?

**Mira:** [00:40:19] I'm going to try to inspire you with my like-

**Ramit Sethi:** [00:40:23] Alright. Go for it. I want to be inspired.

**Mira:** [00:40:25] Yeah. I want to swim with whales in Hawaii. I want to learn how to surf. And I want us to find like a shared common interest and discover the world through it, and the world's most beautiful, like if we love food, we both love food. We're both like vegetarian-ish. Like if we can discover the world, like Japan, Indonesia, and the most beautiful natural places through food, or through textiles, or through music.

**Ramit Sethi:** [00:40:54] I'm scared to swim with whales, but I want to do it, too. I think whales are amazing, and very inspiring, and moving, and I want to do that.

**Ramit Sethi:** [00:41:04] That's kind of funny, Dan, because isn't that what you said you want to experience just a few minutes ago?

**Dan:** [00:41:10] Which?

**Ramit Sethi:** [00:41:11] The part about traveling, seeing these movies, museums, art.

**Dan:** [00:41:18] Yeah, definitely.

**Ramit Sethi:** [00:41:21] Anybody see what I'm getting at here, I'm the only one?

**Dan:** [00:41:23] I don't know. Is someone else here?

**Mira:** [00:41:23] We have the same. We have a big overlap. It's a good thing.

**Ramit Sethi:** [00:41:28] Yes, you have a huge overlap, but when each of you share it, the first thing that happens is this, you nitpick the vision to death.

**Dan:** [00:41:35] I'm just scared of being with an animal that's that big.

**Ramit Sethi:** [00:41:39] But I love that. I love that, Dan. I love that you said, you know what, it would make me nervous, but I'd like to do it with you. And if it were me, one thing I might do there is just lean into that, and say, you know what, when I think about swimming with a whale, that makes me really nervous, but honestly, I'd love to do it with you, because what an adventure that would be, and that's the kind of life I want to create with you.

**Dan:** [00:42:03] She's my love. And of course, I want to swim with the whales with you, babe. I want to do anything like that, everything there is like that that there is to do.

**Ramit Sethi:** [00:42:13] That's the response. This is when the two of you are at your best. I bet she would love it if you were to plan or even ask her about some of that. Hey, babe, I heard what you said about whales. That would be amazing. We probably can't go there right now, but-

**Ramit Sethi:** [00:42:33] Honestly, we could go right now. I mean, not right now, right now, but like we could plan that trip now, like it's even in America, so you can go there.

**Ramit Sethi:** [00:42:45] Are you guys about to do a whale watching trip right now? Are you going to plan it right now? I love watching the two of you have this conversation, watching you two to co-create your life. And in order for you to co-create your rich life together, what's clear to me today is that you both have to create your own individual rich lives first. Dan, you being accepted, feeling accepted, the same way that you feel about your cooking, which is one of the favorite things I've heard you talk about today, is extending that to other parts in your life.

**Ramit Sethi:** [00:43:25] Mira, I think you can think bigger, deeper than that. If you start to do this, suddenly, a lot of those other things fall into place. Should we go on vacation or how much are we paying for rent? And that stuff is a detail. It's so interesting, Dan, that we're coming full circle now. What do we want to do is actually the original question that Mira wanted to talk about. What's our plan?

**Dan:** [00:43:55] Right.

**Ramit Sethi:** [00:43:56] And now, you're both finally ready to have that conversation. What's our plan for life? I walked into this episode thinking, cool, we get to talk about taxes, maybe I'll get to riff a little bit on marginal tax rates and have some fun, and this conversation went a very different direction than I thought it would. Key takeaway from this episode is that it is possible to have a thriving relationship with someone even if they see money totally differently than you, but you do need to do something different.

**Ramit Sethi:** [00:44:31] First, you need to actually know what your views are on money. Most people don't. Second, you need to know why you have those views, almost nobody knows that. They think they're just logical, oh, of course, that's so logical, you should buy a house, it's a great investment. They don't know where they got those views from. And third, you have to be willing to talk about it. If you can do those three things, you and your partner might see money totally differently, but you can still thrive.

**Ramit Sethi:** [00:45:01] In this case, Mira could come out and say, you know what, the way I grew up, I was taught safety first, save money. I need certainty and safety. For me, that means I need a plan. It means, I need to know where we're going. And it means that, sometimes, when you don't tell me, where you play it cool and don't talk about certain things, it makes me feel unsafe. That's a good way to start that off.

**Ramit Sethi:** [00:45:28] Dan could say, you know what, I see money differently. I'm pretty relaxed about money. And usually, it works out for me. I want to feel accepted about what I'm doing with money. I don't want to be questioned and micromanaged every day. Now that they've put everything out on the table, now, they can have some conversations. Of course, you notice what we did towards the end, which was we talked about their rich life.

**Ramit Sethi:** [00:45:56] It's very easy when each of you get into your corners to say, well, I need this, and I don't like that, and you can't get out of that. That's a losing battle. So, instead, we can create a new North Star. What do we want to do with our money? What do we want to do with our lives? What is our rich life? And when we started there, you noticed that a lot of these feelings and a lot of these narratives that they have about their own money views started to disappear, hey, if we want to go out to sushi or we want to go watch whales, cool, how can we make that happen?

**Ramit Sethi:** [00:46:28] In other words, it's much better to move together towards a joint vision than to try to disentangle your own individual views on money. So, if you are listening, and you and your partner have a totally different view on money, just know that there is light at the end of the tunnel, and yes, you can still find a shared vision, even though you two will never agree on certain things when it comes to money. Thanks for listening. 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.