

## Cupid's Arrow Could Sting Your Financial Future

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Carrie Coghill, Director of Consumer Education for FreeScore.com, and author of "The Newlywed's Guide to Investing and Personal Finance," says knowing your partner's [credit history and scores](#) can help you avoid future financial and relationship problems.

Carrie explains, "I've worked with many couples over the past decades, and I've found that financial incompatibility is as serious as, if not more serious than, other issues in a relationship or marriage. The key to any relationship is trust on the friendship and love front, as well as trust on the financial front. If you're dating someone with a bad credit score, this may be a sign of poor financial decisions by that person, and it could affect the long-term happiness of the relationship."

One reason for concern is that a [loved one's poor credit](#) decisions can affect your ability to purchase a home cost-effectively.

However, despite the long-term importance of discussing each other's credit history, many couples find it difficult to broach the subject. Carrie offers five tips that will help ensure you don't get stung:

1. Actions speak louder than words. While it's important to talk about finances, be sure to observe your loved one's money management habits.
2. Make sure hopes and dreams match reality. Figure out if your partner's behavior and expectations regarding finances are realistic.
3. Watch the daily/monthly financial routine. Make sure your partner pays his or her bills on time.
4. Get to know your partner's credit history. You can order a free credit report from each bureau every 12 months via [annualcreditreport.com](#), or you can opt for unlimited access to [3-in-1 credit reports and credit scores](#) at sites like FreeScore.com. A good way to open the discussion is to offer to show your history first.
5. Talk. Make a commitment to talk about each other's finances.

### About FreeScore.com

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