

# Gain Control of the Treasury

October 19, 2016 | 65 upvotes | by [FireTempered](#)

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This was how I took control of my financial life many years ago. If it helps you get control of your finances and your life, great. If you find my methods distasteful, fuck you in advance.

About 5 years before the end of my first marriage, 30 years ago, I started having trouble paying all of the bills. Credit card balances were climbing fast, and, the savings accounts were declining.

Digging through my finances I found that my (now) ex-wife, was spending a lot of money. Among other things, she bought very expensive gifts for the kids and others that I was not aware of. Substantial sums were for drug/alcohol items.

**Edit #1:** I tried to discuss the finances with my wife and find ways to get things under control. While she agreed to improve, her actions were just more of the same. It became clear that she was never going to help. This would never get better unless I took charge of it.

My goal was **TOTAL control of everything financial**. With this in mind these were my steps.

## Step One

- Make a list of all income items, their source and the ownership.
- Make a list of all Assets; house, bank and savings accounts, CD's, etc, and the ownership
- Make a list of all debts, and the ownership of the debt.
- Understand the rules of ownership that affect the assets and liabilities you want to control.

The simple rule is that any asset that is in your name only, is controlled by you. Additionally, joint assets, though not totally owned by you, are under your control. For example, you can empty a joint bank account without your spouses signature.

The rules for debt are very similar. If a debt, like a credit card is in her name only, which is fairly rare, you can't do anything with it. However, if it is (a) your card or debt, or (b) your card or debt and she has use of it (not joint), or (c) a joint card or debt; in all of these cases you can close the account, or, close it to new charges. Remember to check for home equity lines of credit, as these often lie dormant.

TIP: If you have an employer retirement plan, such as a 401k, 403b, 457 plan, spousal approval is required if you withdraw or borrow from the plan. If trying to withdraw funds during a divorce, you still need her signature. Guys have had to pay ransom to their soon-to-be-ex to get their own money.

## Step Two:

- Open a Post Office Box. You will use this address for every NEW account that you set up. Just don't use a private personal mail box like FedEx. It is harder to forward mail to and from this type of box.
- Apply for a new card in only your name.
- Open a new checking account in your name only, and order checks for it. Ordering checks is important as there are many things that you cannot do with starter checks.
- Open a brokerage account in your name.
- Prepare letters to every debt you have authority over. The letter should say to close the cards to NEW purchases immediately., and, that you will continue to pay the balances .

- Prepare the same letter to the bank for any bank loans or open equity lines of credit on real estate.
- Prepare a letter to each credit reporting agency requesting a credit freeze
- Tell the wife there was a breach on your checking account and she needs to get her paychecks sent to a new account the bank is setting up for you. If she has somehow found out it was not a joint account, tell her that the bank wanted to get the account set up ASAP and they were going to add her later.
- Stop all automatic payments to and from the old joint checking account and move them to the new checking account.
- Change your paychecks to the new bank account.

### **Step Three**

- Go to the bank and close the joint (household) checking account and deposit the proceeds in my new checking account.
- Close all the joint savings and CD accounts and reopen them in your name
- Close the joint brokerage account and move the proceeds to your new brokerage account.

### **Step Four**

- Mail the letters to the credit cards, bank debt accounts and credit agencies via certified mail.
- Have the Post Office forward ALL of the home address mail to the new POBox.

### **Step Five; The Reveal**

I gathered all of the kids and wife and said:

We are spending more than is coming in. I have no intention of working until I am 90 years old, when I make plenty of money. As a result, I am taking complete charge of our finances, and, I expect your complete cooperation. I have closed all of the charge accounts. I have closed the household accounts. All of the remaining accounts are now in my name. You cannot access any of them.

I will provide you (wife) with cash for the household expenses, gas grocery etc. This will be \$300 per week for now. Keep the receipts of your purchases. I will use those receipts to replenish the fund weekly. We can review this fund each week.

When additional items are needed, I will provide additional cash as requested. If, for example, I give you \$500 for clothing for the kids, I must see the purchases, and receipts, for approval. Make no mistake, extravagant items, or items that I do not approve of, will be returned immediately.

### **The Aftermath**

One of the things that amazed me, was that there were still three more charge accounts that I did not know about. The wife also managed to open two new charge accounts in the first week. Because of the forwarding of the mail to the POBox, I got to see those statements, and, close them.

Another thing I learned was how much she was abusing drugs and alcohol. It was amazing the level of it. I visited the 3 closest liquor stores, and found she had two “in house” charge accounts. Closed them.

After it was all tallied, the credit cards exceeded \$100,000 balance. The home equity line of credit was maxed out.

In short order I had plenty of cash on hand. I paid off the credit cards in just over a year.

I never let go of any of the control after that. I was tested with failure to provide receipts and trying to hide purchases and other things. Once the pattern was established of zero tolerance, it worked well.

One of the up-sides of this was getting the kids to model their new clothes and show the new stuff they got. It was a very pleasant activity that we all started to look forward to. Looking back, that this was so enjoyable, highlights what a shitty atmosphere it was for all of us back then.

## **Iron Rules**

**Avoid joint assets, joint liabilities and joint agreements**, such as leases, and, business ownership or debt. Any asset that is joint, is a gift to her as she has the ability to take it all, legally. Any debt that is joint, is a gift to her, because if she refuses to pay, you will be legally obligated to pay it.

**Co-signing is MUCH Worse than a Joint Liability.** Co-signing on any debt offers you 100% exposure to the debt, and, unlike a joint debt, offers you absolutely no ownership rights. The trap that so many miss is when you co-sign certain types of student loan applications for your kids.

## **Today and Forward**

Today I am in my 60's and retired from actively seeking income. I retired from the financial services industry. As a private wealth manager, I managed over \$200 million of client investments. When I sold my practice, I retired. My net worth is several million and zero debt, including no mortgage for many years.

NEVER in this second marriage, was there any question about who was in charge of the finances, or who made the financial decisions. I consult with her, but I always decide.

There is only one joint bank account, and, I work under the assumption that it is a gift to her.

The only other joint asset is the paid for house, and, I assume it is a gift to her.

For many years she paid the bills, but this was more of a bookkeeper function than actually making any decisions. I always checked to see what she was doing.

My frame, when it comes to finances is, was, and always will be, **absolute total control**.

**Edit#2:** It is important to realize that this whole situation I was coming from behind here because of my own failures to lead. These failures were:

- \*1 Not taking responsibility for the family finances in the first place.
- \*2 Dumping that responsibility on my spouse.
- \*3 Not checking on, overseeing, supervising my spouses handling of the money.
- \*4 Although I already knew she had alcohol issues, I did not pay attention to how much that problem had grown.
- \*5 Jeopardizing my children's college funding and their future.
- \*6 Jeopardizing my financial future and retirement.

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## Comments

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[deleted] • 10 points • 19 October, 2016 10:22 AM

Excellent.

NEVER in this second marriage, was there any question about who was in charge of the finances, or who made the financial decisions. I consult with her, but I always decide.

That's the key right there. I shake my head when I read about these guys that turn it over to the wife. If you can't figure out how to do it then go take a class. Or two.

bogeyd6 • 3 points • 20 October, 2016 12:16 AM

Or five.

summervijx • 11 points • 19 October, 2016 12:55 PM

So, just playing devil's advocate here, I am assuming that new wife knows how to handle herself in the event of your passing? Or being from the financial sector you already have a plan in place? Can't tell you how many calls I get from the surviving spouses of people who say they have no idea what to do now that the other person is deceased. "They did all of that stuff, and now I don't even know where to begin..."

[deleted] • 4 points • 19 October, 2016 02:52 PM

Yes.

[deleted] • 4 points • 19 October, 2016 01:17 PM

Good point. Keeping the step 1 list of accounts / assets / debts up to date should go a long way toward addressing that. Probably a good idea to include usernames and passwords with that list.

bogeyd6 • 3 points • 20 October, 2016 12:13 AM

I needed this post about 6 months ago so fuck you for making it so late. I cut my wife completely out of the finance, to the point where she puts her check in the joint account and only gets a spending account per month. She went buck wild with the finances when she had full control and I had none of this advice. What I did was just change everything and gave her the whats what. It was a rough road and frame control was the only thing that saved me. Sure, I live with a professional shit tester but I made it work. I made some concessions I shouldn't have, like the unsupervised spending. Like my post, I made due best I could with what I had. If I could upvote the post more than once, I would.

[deleted] • 1 point • 20 October, 2016 12:44 AM

Bogeyd6, you know I am a reluctant poster of my stuff. Sorry it came too late for you.

It sounds like you came up with pretty close to the same program anyway. I am certain, you will get another bite at the apple and renegotiate the things that you left hanging lose. I do like the refill credit card you came up with, wish they had it back in the day.

BluepillProfessor • 3 points • 20 October, 2016 01:54 AM

This is Sex God Method for the finances.

SGM tells you how to dominate her in the bedroom and make her cream. Fire tells us how to dominate her

finances- and probably also make her cream.

Unfortunately, I am only ready for a little bit of choking, not acting out the daddy-little girl or a rape scene.

For the guys not ready to go SGM style cave man on the finances, can you recommend a starter program? I think I will start with a budget and familiarizing myself thoroughly with all of the line items.

[deleted] • 1 point • 20 October, 2016 03:38 AM\*

I see your point BPP. So here is the non-cave man method, think about this:

First - Look over all of the family transactions. See where the money is going. Investigate the expenses that you don't know about or understand. Be sure you understand where every dollar is going over the last 2 months. You can go back further, but recognize that spending is fluid and changes all the time. What happened 3 or more months ago is mostly irrelevant, and, a waste of your time.

Don't waste your time making a *budget*. Yuck. They don't work. They waste time thinking instead of doing. Budgets are a fantasy that people put on paper to make themselves feel good. If budgets worked, no one would be in debt, including the government. (I know a lot of you disagree and I hear you, I just don't care:)

Second - Instead of a budget, work on the container principal. Yes, your financial life will fit the containers you provide. If the household budget is \$1000 a month, then only put \$1000 in the operating account. Then it ceases to be a fairy tale and it gets real.

Third - Understand the IRON RULES above. As your situation changes, and it always does, change things to use those rules to your advantage, or, at least so you are not disadvantaged. This is ongoing and not overt.

Fourth - do STEP ONE. This is the bare minimum to know where you are.

Fifth - do STEP TWO: EXCLUDE the bit about the joint account is compromised. EXCLUDE stopping all automatic payments. And yes, start your paycheck into your new bank account. Then you direct your income into the containers as needed.

Up to this point, you haven't done anything that is nuclear.

Now you have to make a decision:

Do I want to close all the accounts to new charges and freeze our credit?

OR Do I want to wait until it get's so bad, financially, that I can't stand it anymore, then freeze all the accounts.

OR Never, and just don't worry about sending the kids to college or ever retiring.

OR Have a nice long talk with her and get her cooperation to get the finances under control for the sake of the family. (lol)

Once you believe that you have a divine right to lead your family finances, that, like Elwood, you are on a mission from God; it gets easier to move forward.

Just use the steps I gave you and go as far as you need to to get what you need (for the benefit of your family). It really is that simple. Best

Willow-girl • 5 points • 19 October, 2016 01:34 PM

Wow. I would find it really hard to be married to someone who had jacked up their finances so badly. I'd just have zero respect for the person. This should probably be good warning to guys who are thinking of getting into a LTR -- observe how she handles money and whether she's capable of delaying gratification. Deficiencies in these areas should be a huge red flag!

[deleted] • 2 points • 19 October, 2016 02:12 PM

Women typically don't have any aversion to cutting dead weight. Of that, we have a wealth of information.

OverthinkerTRP • 2 points • 20 October, 2016 04:20 AM **[recovered]**

Oldest teenager of the house. Family finances are so much better for us with split accounts and an allowance for her (SAHM). She buys groceries and her (excessively expensive) gym membership, I pay everything else.

I tried the joint checking, countless budget meetings and adjustments (the Dave Ramsey method), giving her my vision and dream for a financially free future with a comfy vacation cabin, etc. Dividends and compound interest glaze her eyes and dry her pussy.

O well. Shits on lock now, everything I spend is budgeted, both of our credits and my daughter's credit is monitored. I get emails if balances change or a new card is opened (Equifax, \$29/mo).

Funny thing is, she sees me as so generous now. When I take the family out, she sees it as me paying since it's my account. When I tell her to spend \$xx on daughter's clothes, she lights up.

Contrast that to our joint account and budgeting days and it's night and day. She is still on the checking account but asks for permission to spend anything that's not from her allowance. She no longer feels guilty showing me things she bought. She's suddenly frugal now. I highly recommend this gentlemen.

EDIT: Should probably add that credit card debt behind my back (a couple thousand dollars) and a general lack of desire for prudent financial spending preceded this.

[deleted] • 1 point • 20 October, 2016 01:43 PM

I tried the joint checking, countless budget meetings and adjustments (the Dave Ramsey method)

This is the reason I shit on Dave's method. Everyone has to be equally invested in the success of it. Seldom happens.

Taking responsibility for it makes all the difference. Just a matter of how, for each of us. Good on you.

screechhater • 2 points • 20 October, 2016 10:30 AM

Excellent post.

When dealing with money in general, ego and greed must be quelled.

It's a very brutal fact that budgets and spread sheets of history don't lie

Gain control of your finances and that will lead to your emotional control. Once you get there .....

BAM - you can quickly identify her "rush of control" by denying you sex is better than sex. You can build on your control of finances and emotions and stop reacting to her - there by removing that OxyCotim rush of control.

[deleted] • 2 points • 20 October, 2016 02:28 PM

Quality fucking post. Wish I could take you out for a beer and pick your brain face to face.

[deleted] • 1 point • 20 October, 2016 05:46 PM\*

Thanks, I love beer. (Homer Simpson)

wyattedge • 2 points • 20 October, 2016 05:48 PM **[recovered]**

One of the things that amazed me, was that there were still three more charge accounts that I did not know about. The wife also managed to open two new charge accounts in the first week. Because of the forwarding of the mail to the POBox, I got to see those statements, and, close them.

Another thing I learned was how much she was abusing drugs and alcohol. It was amazing the level of it. I visited the 3 closest liquor stores, and found she had two "in house" charge accounts. Closed them. After it was all tallied, the credit cards exceeded \$100,000 balance. The home equity line of credit was maxed out.

Holy Christ on a cracker. This is mind-boggling. The deceit, the flat out junkie-addiction to irresponsible spending. I suppose I shouldn't be surprised, but the wonders of women never cease to amaze.

[deleted] • 2 points • 20 October, 2016 05:53 PM

u/Sampsonbrass said it so well.....

AWHSFL, means All Women Have Subterranean Financial Life.

[https://www.reddit.com/r/marriedredpill/comments/588e5o/gain\\_control\\_of\\_the\\_treasury/d8ysu0r?context=3](https://www.reddit.com/r/marriedredpill/comments/588e5o/gain_control_of_the_treasury/d8ysu0r?context=3)

FistFullOfBitches • 3 points • 19 October, 2016 01:14 PM **[recovered]**

This is an excellent blueprint. I really wish I had the attitude I have now, and advice like this, back in the day. Just for laughs let me share. Your description of your situation in your first marriage is so much like mine was - she hid the key to the mailbox so I couldn't see all the overdue notices for bills coming in, she was spending us into the hole on total bullshit, and to top it all off, was stashing cash into a secret account "because she didn't feel secure in the marriage and wanted a safety net". She would parlay a \$75 gift card Christmas present into an \$800 shopping trip. Meanwhile "our" 25,000 credit card was declined when I tried to buy a fucking cafeteria sandwich at the office in front of my boss. The magnitude of the debacle only came to light when she left for business for a week and I was home more and started to receive all the phone calls from CC companies and other debtholders. An emergency liquidation of close to 150K of stock grants (aka retirement savings) to pay off everything and give us a fresh start was gone in a year and we were back in the hole. Over 100K in debt.

I was such a pussy - letting her make new "budgets", believing in them, and being afraid to face this hydra head-on. Blue pill me took a bath in the divorce, "sharing" the debt, and even letting her rack up furniture for her new place on "our" debt because, well, I knew how hard it would be for her with the kids and yadda yadda yadda. My parents and grandparents (not hers) contributed 50K to the mortgage over the years but half of that equity vanished from my family in a puff of divorce papers. Some lessons are more expensive than they need to be.

I was such a fucking idiot. I shoulda done exactly this, years before it go so bad. I only hope some new guys in a similar situation take this advice to heart. Thanks for sharing FT.

cheeseandhoneyy • 4 points • 19 October, 2016 01:56 PM **[recovered]**

We had a "joint" credit card that we used in expenses.

She used it for a non-emergency ~\$10 dollar cash advance, costing us ~\$1.5 in fees.

I've cancelled her card immediately after that. Never again.

[deleted] • 1 point • 19 October, 2016 02:59 PM\*

We had a "joint" credit card that we used in expenses

Joint accounts are a gift to your spouse. (unless I want to make a gift) Never again.

[deleted] • 1 point • 19 October, 2016 02:47 PM

I was such a fucking idiot. I shoulda done exactly this, years before it go so bad.

Agree. Me too. See edit #2.



[deleted] • 3 points • 19 October, 2016 01:04 PM

I'm glad my woman is on the ball with finances. Not having to worry about this type of shit opens my mental resources to other endeavors.

[deleted] • 2 points • 19 October, 2016 02:51 PM

Yes. Trust but verify.

[deleted] • 5 points • 19 October, 2016 03:03 PM

You took the words right out of my mouth. My sister lives in a very rural area and drives a ways to her mailbox. I was once in the car with her when she was picking up the mail for her husband, one item of which she took out of the pile, wadded it up and stuffed it in her purse and said something like "oh I'm going to return that (whatever it was she bought) before that bill is due."

They ALL have a subterranean financial life.

[deleted] • 3 points • 19 October, 2016 03:06 PM

They ALL have a subterranean financial life.

Another classic line! AWHISFL All Women Have Subterranean Financial Life :)

[deleted] • 2 points • 19 October, 2016 02:58 PM

Absolutely, goes with all aspects of life.

RuleZeroDAD • 2 points • 19 October, 2016 03:39 PM

Trust but verify.

I live every day by these words.

[deleted] • 1 point • 19 October, 2016 04:23 PM

I should have....

RuleZeroDAD • 3 points • 19 October, 2016 05:11 PM

The trust, for men, usually comes relatively easy.

The need to verify is too often borne out through painful experience.

cheeseandhoney • 1 points • 19 October, 2016 09:45 AM **[recovered]**

I was going to disapprove of the lies you had to do, but then I read on about the alcohol and drug abuse. I don't think you should openly lie in a marriage (or any relationship), but drastic circumstances, drastic measures. Well done.

[deleted] • 1 point • 19 October, 2016 02:50 PM

The future of the family was at stake. Drug and alcohol abuse are just a side note to the story here.

It's fair....I was being lied to and the family impoverished by her actions.

[deleted] • 2 points • 19 October, 2016 03:13 PM\*

We understand. You were in the middle of a war you didn't start. We're just saying you don't roll out the waterboard during peace time. ;)



Not that the lie is all powerful anyway. She didn't fight as hard as she could have. Your wife could have her check delivered at work or got her own P.O. Box. She realized she had a problem and welcomed the help.

I don't imagine this working well against, say, BPP's corporate attorney wife.

[deleted] • 1 point • 19 October, 2016 03:18 PM

First, I really did start the war.....see my Edit #2.

Second, it was the only way it was ever going to get better.....see Edit #1. Best

[deleted] • 1 point • 19 October, 2016 03:30 PM

Are you saying that you started the war by not taking control in the first place? I'll disagree with your willingness to absolve your ex of her responsibility to adult and for her refusal to take the situation seriously.

Was the deception necessary with your second wife?

[deleted] • 1 point • 19 October, 2016 03:35 PM

Yes it was ultimately my fault for not leading from the beginning.

I do not absolve anyone of their own personal responsibility, priests do that. I never even said I forgave her. You are seeing stuff that isn't there.

If you read carefully, never a problem with the second wife. I took care of my shit from the beginning with her.

[deleted] • 2 points • 19 October, 2016 03:55 PM

Right--the deception was not necessary with your second wife. Deception is typically not advised here, as true lasting leadership is not smoke and mirrors.

Your first wife is exceptional because the deception was short term and can be justified by her refusal to control her spending, her lying and her hiding of purchases. You would not have been able to reign her in without the deception. But like I said she also didn't really put up a fight. It's very much like an intervention.

[deleted] • 1 point • 19 October, 2016 03:57 PM

But like I said she also didn't really put up a fight.

You are wrong. I just did not waste time detailing her antics.

Second, I do not have to justify my actions to anyone but me.

[deleted] • 2 points • 19 October, 2016 04:05 PM\*

Who's asking you to justify anything?

But.... I'm genuinely curious how you would have prevented her from opening her own P.O. Box or using a parent's / friend's / work mailing address or picking up her paycheck at work? She could easily have done any of that in response to finding out about the deception.

My wife uses her parent's mailing address all the time. Advice?

Not to mention that most things can be done paperless online nowadays.

[deleted] • 1 point • 19 October, 2016 04:09 PM

My wife uses her parent's mailing address all the time. Advice?

It is a really big red flag.

[deleted] • 1 point • 19 October, 2016 04:14 PM

the deception was short term and can be justified by her refusal to control her spending, her lying and her hiding of purchases.

You implied the need to justify my actions.

[deleted] • 1 point • 19 October, 2016 10:01 AM

Save the morality lesson. As a strategy, it doesn't get much more solid than this.

So you want to play nice, or do you want to be happy?

[deleted] • 2 points • 19 October, 2016 12:29 PM

Not to be a pedant but you're reading morality into that comment. It's not there.

[deleted] • 1 point • 19 October, 2016 12:54 PM

I don't think you should openly lie in a marriage

Hope so. I love being wrong on these things

[deleted] • 2 points • 19 October, 2016 01:02 PM\*

... that's straight from the sidebar?

If he actually made an argument about why lies are bad that's something else and there would be something to discuss. He didn't say to play nice at the expense of happiness. That's all you projecting your bullshit demons.

Don't lie, don't avoid conflict, own shit is core MRP strategy. If you have a problem with that.... dunno what to say dude. ;)

[deleted] • 1 point • 19 October, 2016 01:25 PM

Hope so. I love being wrong on these things

[deleted] • 1 point • 19 October, 2016 04:29 PM

How did you prevent your wife from knowing the mail was being intercepted?

[deleted] • 1 point • 19 October, 2016 04:56 PM

When the mail is forwarded by the postman, is just isn't there. Some days you don't get any mail. After a few days, you wonder why there is no mail. By then I have had the family meeting and it was revealed.

[deleted] • 2 points • 19 October, 2016 05:03 PM\*

So how did you intercept attempts to open new accounts? If she knew about the forwarding, why wouldn't she just use another mailing address?

Can you prevent her from halting forwarding of the house address? I think that just requires a drivers

license. She could get really fancy and man-in-the-middle your man-in-the-middle.

Besides all she really has to do is fuck a mailman. ;)

[deleted] • 0 points • 19 October, 2016 05:12 PM

WTF?

So how did you intercept attempts to open new accounts? If she new about the forwarding, why wouldn't she just use another mailing address?

JFK You sound like a 12 year old asking all the "why daddy" questions. How old are you?

Fuck, I now control all of the assets, all of the income, and she is going to get shitty with me? She could do any of that, but the keys to the kingdom were in my hands, not hers.

WTF? Are reading this stuff? You are really a 12 year old in your mother's basement, aren't you?

You need to think more for yourself and quit asking innervating questions. DONE

[deleted] • 1 point • 19 October, 2016 05:26 PM\*

I'm asking *how* not *why*.

It's fine to admit you don't know. That's a fundamental assertive right--a fact you would know if you have read anything from the sidebar.

All I'm doing is trying to adapt aspects of it to my situation.

You claim you needed deception to get her to redirect her pay. And then used that change as cuffs. That is fundamentally flawed reasoning. Those cuffs are hallucinations. She can redirect it anywhere she wants at any time and skim off the top or whatever. She *let* you win. That's completely fine!

Gosh!

[deleted] • 1 point • 19 October, 2016 09:41 PM

SO if you have a mortgaged house with little equity... how do you think it counts? I would assume its a debt that can be leveraged ... yes/ no?

[deleted] • 1 point • 19 October, 2016 09:44 PM

Not sure your question about debt that can be leveraged, for what?

Here's my take. In a split, the doctor ends up with mortgage and she gets house, if that's your question. That's the beauty of joint assets and joint debts. Always win win for her and lose lose for you.

[deleted] • 1 point • 19 October, 2016 09:46 PM

that is indeed, sir.

Perhaps I will donate it to the lawyer. Or sell as soon as the market is amenable.

[deleted] • 1 point • 19 October, 2016 09:48 PM

If want to own a house, you have to share. We don't make the rules, do we. If you rent, you're off the hook. Never need to donate to a divorce lawyer, they will bill you for it anyway.

[deleted] • 1 point • 19 October, 2016 09:49 PM

they will bill you for it anyway

was being humorous.

house

Don't want this one. Perhaps can do something with S corp

[deleted] • 1 point • 19 October, 2016 09:52 PM

An S-Corp is still considered your personal asset by the courts. The courts under marriage 2.0 are very savvy in ferreting out assets for the benefit of the bride.

[deleted] • 1 point • 19 October, 2016 09:56 PM

well, it seems I found this place a few years too late

[deleted] • 2 points • 19 October, 2016 09:59 PM

So your next assignment/promotion you move to a new area. "Hey, let's rent/lease a while until we know the area". Always be planning.....

[deleted] • 1 point • 19 October, 2016 10:01 PM

thats already in the works. Even for right here.

All it took was redirecting incoming funds, and saying " no " a few times.

In all honesty as a first time home-buyer I fucked up a good bit, but live and learn.

[deleted] • 2 points • 19 October, 2016 10:05 PM

Money matters are a shit test dressed up like a comfort test. Fools me often.

[deleted] • 1 point • 19 October, 2016 09:59 PM

in all seriousness, sometimes I don't know if guys are angry more at themselves than anything else, which then fucks up their attempts to fix things. Likely true for myself.

[deleted] • 1 point • 19 October, 2016 10:02 PM

I think this is .....way beyond universal.

Even for guys that can really own their shit, it is hard to say out loud sometimes.

After my ego ate Chicago, I had to put in on a strict diet. :)

[deleted] • 1 point • 19 October, 2016 10:12 PM

Not sure about the Chicago reference. I am a Brooklyn Boy.

[deleted] • 1 point • 19 October, 2016 10:15 PM

It might do Brooklyn next. It's a big, hungry, out of control ego when it breaks out.

[deleted] • 1 point • 19 October, 2016 09:53 PM

was being humorous.

me too.

[deleted] • 1 point • 21 October, 2016 10:37 PM

Tell the wife there was a breach on your checking account and she needs to get her paychecks sent to a new account the bank is setting up for you. If she has somehow found out it was not a joint account, tell her that the bank wanted to get the account set up ASAP and they were going to add her later.

How to implement this permanently with a high earner? Wife is a decadent spender, big shocker, but she meets the determined joint contribution bars agreed upon in my BP phase. We are in the same earning bracket and she regards herself as an "equal." She isn't tanking the ship but it just doesn't seem like a wise idea to ever let them have an autonomous relationship with large sums of money. Any advice on pulling the rug out from a wife with earning parity? I suppose I could cut off 50% of the arterial flow on my end until she complies. Tell her I'm fine with less and therefore she can make up the difference or meet me on my ball-court with my rules. Meh, easier back when the broad was in gradschool and asking permission to buy a damned latte. Once they get that second degree and their paychecks ratchet up a few zeros, whoo boy watch out! I think she sneaks in the office to lick that MBA when no one's looking.

[deleted] • 1 point • 22 October, 2016 03:35 AM\*

I suppose I could cut off 50% of the arterial flow on my end until she complies. Tell her I'm fine with less and therefore she can make up the difference or meet me on my ball-court with my rules.

You answered your own question.

Suggest you look at what you really accomplish though. If you cut 50 % and she cuts 50%, might be a big overkill. You said..."she isn't tanking the ship"....so maybe you only need to trim the budget by 20%.

If you are "all in" on joint accounts, you have no leverage. If you work to get separation of your income and assets over time, you start getting a little more control of your half of the equation. Maybe that's all you need here. Don't need to go to a debate with an AK47 (edit: in other words you do not have to be overt, or go nuclear. Over time make changes to balance your finances.)

Don't know your situation and I am assuming that you have done the budget research work to know.

beta\_on\_life\_support • 1 point • 21 October, 2016 10:41 PM

Thank you so much man. My wife has been maxing out our credit and even opening new bank accounts so she can take out loans and deposit the money there without my knowledge.

I've been incredibly stressed out trying to figure out how to curtail her behavior. She's already agreed to let me have 100% control over the finances when I found out and confronted her, but she has a history of dishonesty and making stupid decisions when it comes to money.

You've given me so many of the pieces I was missing to lock that shit down. Thanks again.

[deleted] • 1 point • 22 October, 2016 03:39 AM

It is like cheating. You caught her financial unfaithfulness and now she is compliant. Her compliance will not last long.

You must act quickly and without hesitation or mercy. Everyone in this situation that showed too much mercy for cheating in sex or money regretted it later.

Get it in your head that you have been financially cheated on and cheated out of your fair share, not to mention the kids if you have em.

Now that you know she will deceive you, you know to keep an eye out always.

donedreadpirate • 1 point • 28 December, 2016 02:07 PM

Hey thanks for this I am going through the process myself and it was great to read from someone else who accomplished it. Sounds like you were in a tougher spot with wife's spending. Bravo!

drty\_pr • 1 point • 19 October, 2016 05:16 AM

If i tried this myself, I don't think I'd be married anymore. Lol. Although she is excellent with money anyway. Awesome post. You are a man among men.

mrpCamper • 3 points • 19 October, 2016 01:46 PM

He did it this way because of the situation. Do you have the same situation he was in? Wife controls the accounts but does it well and doesn't spend too much money. Then the issue is just getting back so you can be in control and not her. You don't have to be draconian if she isn't abusing the privilege. but you need to get control.

drty\_pr • 1 point • 20 October, 2016 04:13 AM

My situation is very different. We have separate banking completely. She pays a percentage of the bills, in respect to her earnings. I need never worry, as she is 31 years old and has never paid interest, ever. She IS really good with money. If she wasn't, I'd go u/FireTempered method, to the point of nuking if need be. She has 0 stress about her financial responsibilities, so it wouldn't be taking any problems away from her.

[deleted] • 1 point • 20 October, 2016 01:49 PM

That's great. Sounds like you already have it under control. Amazing how many of us don't or didn't at one time. It is hard to lead the family, when you don't lead the family finances. Like Congress making a law and not funding it.

JDRoedell • 1 point • 19 October, 2016 03:26 PM

True. I took over finances about 6 months ago. Wife was always pretty good with money. More tight with it than I am. It's funny though, ever since I did it I've noticed her credit card balance being larger than it used to. I've had to reset some boundaries verbally about spending occasionally but on the whole, she is good with money.

mrpCamper • 1 point • 19 October, 2016 05:13 PM

My wife was doing a very good job with the finances and I was happy to let her do it. But until I swallowed the red pill, I didn't realize that it was my job, she didn't want to do it and was only picking up the slack where I left off. So, I took it back over and have been taking care of it. She didn't want to at first but eventually was very happy that I did it.

JDRoedell • 1 point • 19 October, 2016 05:21 PM

That's pretty much how my wife feels now.

mrpCamper • 0 points • 19 October, 2016 05:35 PM

yup. Isn't it amazing. Ugh. To think that we were simply brought up to believe we were equal. Share the responsibility. That will make her and you happy.

[deleted] • 0 points • 19 October, 2016 02:29 PM

You don't have to be draconian if she isn't abusing the privilege. but you need to get control.

There's the take away right there.

[deleted] • 2 points • 19 October, 2016 10:00 AM

So don't be married anymore.

drty\_pr • 2 points • 20 October, 2016 04:29 AM

I worded my comment poorly. It was giving u/FireTempered a couple strokes for his awesomeness, not a concern of ruining my marriage.

[deleted] • 1 point • 19 October, 2016 02:28 PM

Worked for me lol

[deleted] • 1 point • 19 October, 2016 03:05 PM

Ha! Try being Me, it worked for me!

J10

[deleted] • 2 points • 19 October, 2016 03:07 PM

That echo is deafening!

SexistFlyingPig • 0 points • 19 October, 2016 05:24 PM

You need to change this, and change it immediately.

The fact that you're laughing at how much your wife doesn't respect you shows just how much you have to change.

sh0ckley • 1 point • 19 October, 2016 10:43 AM

I came to these same conclusions and took actions to achieve the results early on before I got here. BP me in anger phase was more "cooperative" than I needed to be but the outcome was what it needed to be.

I have no moral aversion to your methods - the one who knows money management best (me) must be in total control *however possible*. Go ahead and DEER that overtly with her to make the transition more difficult or impossible.

Wife doesn't fully realize that I have managed her assets (in her name) such that she will be much better off if I ever have to walk away - and cutting ties would be simple because the only joint accounts, debts and assets are things I am fully willing to pay for as a gift to her. Why? Because I love her the way men love, but with a red pill mindset.

Amazing post. +1

[deleted] • 1 point • 19 October, 2016 12:13 PM

How do you deal with existing credit cards that are in her name?

[deleted] • 3 points • 19 October, 2016 02:30 PM

She only had one. Once I had control of everything else, I told her to close it and she did.

InChargeMan • 1 point • 19 October, 2016 04:08 PM

Another thing I learned was how much she was abusing drugs and alcohol. It was amazing the level of it. I visited the 3 closest liquor stores, and found she had two "in house" charge accounts. Closed them. After it



was all tallied, the credit cards exceeded \$100,000 balance. The home equity line of credit was maxed out.

WTF dude, how was this not a post about the day you woke up and got a divorce?

[deleted] • 1 point • 19 October, 2016 04:10 PM

I had decided to stay until my children were grown. You will never know the whole story here. That's all you get.

InChargeMan • 1 point • 19 October, 2016 05:24 PM

That's fair. Do you think it was ultimately a wise choice to wait?

[deleted] • 3 points • 19 October, 2016 05:34 PM

The primary benefactors of that decision were my children, as I intended. Otherwise, there was no other reason to stay, none. It was a choice I freely made, I do not regret it, so it was the right choice.

InChargeMan • 2 points • 20 October, 2016 09:19 PM

I get that you don't regret the choice, but to do it over, would you do the same?

[deleted] • 2 points • 20 October, 2016 10:09 PM

First, it can't be the same now. That was then and this is now.

Back then you could not get custody even if the wife was in prison. If I could have gotten custody, absolutely would not do it the same.

But that was not an option, so all of this is just fairy tale speak to me.

I did what was possible at the time. No regrets.

InChargeMan • 1 point • 20 October, 2016 11:51 PM

Interesting. Custody seems hard to come by these days still. It seems like she needs to have a needle hanging out of her arm while at court to have a chance...

Her just being a big bitch doesn't seem to move the needle.

[deleted] • 1 point • 19 October, 2016 07:51 PM

It was a choice I freely made, I do not regret it, so it was the right choice.

I like that, I'm a steal that one.

Spiraltaenzerin • 0 points • 19 October, 2016 03:49 PM

I had to stop my partner from ruining us.

[deleted] • 0 points • 19 October, 2016 12:04 PM

There is only one joint bank account, and, I work under the assumption that it is a gift to her.

I like this, being aware of the assets you're willing to let go. Great post, solid reminders in here.