

# How to educate your news audience about 'Financial Infidelity'

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in [Finance 411 \(/news/finance411\)](/news/finance411), [News & Information \(/news/news\)](/news/news)



**By Dori Zinn**

Lying to a significant other isn't new. You might withhold information to make sure a surprise birthday party goes according to plan or say you're coming home at 10 p.m. when, in fact, you roll in at midnight.

But financial infidelity seems a bit murkier. After all, if you're not cheating, how is what you do with your money unfaithful? That's because lying to a partner or keeping secrets from them about finances is a big deal, and for some folks, it's just as bad as cheating.

**A NerdWallet survey (<https://www.nerdwallet.com/article/credit-cards/financial-secrets-survey-2023>)**

found that almost half of Americans with a partner have withheld financial information from them. Unmarried folks are more likely to hide money concerns or lie about money compared to married folks.

## What is financial infidelity?

Financial infidelity is withholding information about money from or lying about finances to your partner. It could look like many different things, including:

- Keeping a secret checking account
- Having a credit card they don't know about
- Hiding a hefty amount of debt
- Not telling your significant other that you owe a large sum in back taxes
- Spending more on something than you originally told your partner it was worth

This is mostly for couples who have joint finances and bank accounts that share household expenses, like rent and mortgage, utilities, savings and more. Even for couples who don't share bank accounts, sharing household responsibilities and lying about money is financial infidelity.

Dating someone new and not being open and honest about the debt you have only for your partner to find out later can also be a form of financial infidelity. Hiding your money woes could become your partner's responsibility if you end up getting married down the road.

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## Covering financial infidelity

There's a lot to go over when it comes to lying about money or hiding money problems from a partner. Reporting on financial infidelity can look like a few different things, including:

- Covering couples who have split up over money issues and how it's impacted future relationships.
- Sharing surveys and studies on couples who have committed financial infidelity and how those trends are going up or down over time.
- See if financial infidelity is more prominent based on age or other demographics. For instance, a [Bankrate survey](https://www.bankrate.com/finance/credit-cards/financial-infidelity-survey/) (<https://www.bankrate.com/finance/credit-cards/financial-infidelity-survey/>), found younger generations are more likely to keep secrets about money from their partners.
- How to avoid financial infidelity, like having ongoing, continuous conversations about money with your partner and loved ones and not avoid difficult topics.
- How to ask important money questions early on in new or developing relationships with potential partners.
- Fostering discussions between partners about money.
- List ways people can get educated about their financial issues, whether it's a financial advisor that can help guide couples with their money or a therapist who is available to work through gambling problems or excessive spending.
- Reporting on a couple that is recovering from financial infidelity actions and learning to trust again, whether that's a current partner or a future one.

Remember that discussions about money can make many folks uncomfortable, so creating a path for easier conversations among couples can bridge barriers. Offer resources that are available near you, if applicable, like financial therapists, local banks and credit unions that offer financial education workshops, or free resources at the library.

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## ADDITIONAL RESOURCES

- [NEFE: 2 in 5 Americans Admit to Financial Infidelity Against Their Partner](https://www.nefe.org/news/2021/11/2-in-5-americans-admit-to-financial-infidelity-against-their-partner.aspx) (<https://www.nefe.org/news/2021/11/2-in-5-americans-admit-to-financial-infidelity-against-their-partner.aspx>).
- [Financial Infidelity: When Couples Lie to Each Other About Money](https://www.investopedia.com/terms/f/financial-infidelity.asp) (<https://www.investopedia.com/terms/f/financial-infidelity.asp>).
- [Are you committing "financial infidelity"?](https://www.cbsnews.com/boston/news/financial-infidelity-bankrate-survey-couples-money-secrets/) (<https://www.cbsnews.com/boston/news/financial-infidelity-bankrate-survey-couples-money-secrets/>)

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