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marital problems such as financial stress blending families and mental health issues It also teaches readers helpful skills such as developing empathy learning to compromise and communicating successfully all within a potentially diverse client population Skurtu further helps clinicians personalize their assessment and treatment plans for each couple so that they have realistic expectations Written by a certified sex therapist there is also a unique chapter on helpful sex education tips for maintaining desire in long term relationships The Financial Diaries Jonathan Morduch, Rachel Schneider, 2017-03-27 What the financial diaries of working class families reveal about economic stresses why they happen and what policies might reduce them Deep within the American Dream lies the belief that hard work and steady saving will ensure a comfortable retirement and a better life for one s children But in a nation experiencing unprecedented prosperity even for many families who seem to be doing everything right this ideal is still out of reach In The Financial Diaries Jonathan Morduch and Rachel Schneider draw on the groundbreaking U S Financial Diaries which follow the lives of 235 low and middle income families as they navigate through a year Through the Diaries Morduch and Schneider challenge popular assumptions about how Americans earn spend borrow and save and they identify the true causes of distress and inequality for many working Americans We meet real people ranging from a casino dealer to a street vendor to a tax preparer who open up their lives and illustrate a world of financial uncertainty in which even limited financial success requires imaginative and often costly coping strategies Morduch and Schneider detail what families are doing to help themselves and describe new policies and technologies that will improve stability for those who need it most Combining hard facts with personal stories The Financial Diaries presents an unparalleled inside look at the economic stresses of today s families and offers powerful fresh ideas for solving them

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