



The **ROWS** we're having now

And how to fix them (no dog house necessary)

We all want a little less 'grrr' in our relationship, but new problems need new advice – so we got sex, relationship and money experts to solve 2014's biggest issues.

THE FIGHT FOMO = no time for the two of you

"Social media gives us more windows into other people's lives, but with this, there's a fear of 'ordinariness' – we want to be seen doing *everything*," says couples therapist Christina Fraser. "In the past, you'd skip girls' nights for a night in with your man, now the opposite is true. But this means you're not spending enough quality, one-on-one time with your partner."

The fix Unpick what you're afraid of. "Are you really missing out on The Best Night Ever? Will your social life collapse if you spend one Saturday night in with your partner?" asks Fraser. No. "Now ease up on Twitter, Facebook, Instagram – whatever's setting off your FOMO – even for an hour. You'll enjoy what you're doing far more if your mind isn't elsewhere."

THE FIGHT Late-night teching

"You might not think it, but going to bed at different times has a big effect

on your intimacy," says Fraser. "It's that bedtime catch-up and snuggle that brings you close. But if one of you has stayed up late in the living room to browse BuzzFeed, you're missing out. And even if you're both tucked up at the same time, if one of you is staring at a screen you are distracted (whatever you might say)."

The fix Two or three nights a week, agree a cut-off time for all gadgets and implement a 'no tech in bed' rule," advises Fraser.

THE FIGHT You want more kink (but you're not sure how)

"Women aren't willing to put up with unsatisfying sex and they're not afraid to ask for what they want," says sex therapist Mike Lousada. "This can lead to their partner feeling inadequate – they want to shape up, but they're not sure how."

The fix Grab a bit of paper each and write down all the sexual acts you can think of – crack open a bottle of wine while you're at it, it's meant to be fun. Now divide your list into three categories: yes, no and maybe. "Swap lists and see where you cross over – it always throws up a *lot* of surprises," says Lousada. "If something gets

a 'yes' from both of you, you're good to go – but explore how you can turn the 'maybes' into a 'yes' too."

THE FIGHT Joint-account stress

"Money is always a fraught issue, and with the current economic pressures, we all want to pool our resources sooner," says Sally Francis from moneysavingexpert.com.

"A study came out last year, saying a joint account is the ultimate sign of commitment – but I disagree. You really need to think it through. If your 'money personalities' aren't compatible – you're a saver, they're a spender – a joint account can cause more arguments than necessary."

The fix "You need to agree on three things: 1) Who's putting in what and how; 2) What the account is for (eg paying bills or saving); and 3) Will you keep personal accounts too? Be aware that once you sign up, your partner's credit rating will affect yours," warns Francis. All sound a bit scary? "You can divide your financial commitments instead, so each of you is responsible for paying different things, or one of you could pay a lump sum into the other's account each month. It's often the best way to avoid a bust-up."