

## **Debt Brought Into Marriage and Marital Happiness: Implications for Education**

This paper [only Abstract submitted for inclusion in the *Papers*] described findings regarding debt brought into marriage and the impact this debt has on marital happiness during the first few months of marriage. The purpose of the study was to identify problem areas around debt experienced by newlyweds in order to develop marriage education to enhance marital happiness and decrease divorce. This study included 1,010 randomly sampled newlywed couples. The findings from this study indicate that family life educators can have an impact on marital happiness by providing education, for youth and adults who anticipate marriage, about how to reduce and manage debt.

**Linda M. Skogrand, Utah State University<sup>1</sup>**

**David G. Schramm, Utah State University<sup>2</sup>**

**James P. Marshall, Utah State University<sup>3</sup>**

**Thomas R. Lee, Utah State University<sup>4</sup>**

### Endnotes

<sup>1</sup> Extension Specialist, UMC 2705, Utah State University, Logan, Utah 84322; Email: [lindas@ext.usu.edu](mailto:lindas@ext.usu.edu), Phone: 435-797-5774, Fax: 435-797-7220

<sup>2</sup> Research Associate, Email: [Schrammdavid@hotmail.com](mailto:Schrammdavid@hotmail.com)

<sup>3</sup> Extension Specialist, Email: [jamesm@ext.usu.edu](mailto:jamesm@ext.usu.edu)

<sup>4</sup> Family, Consumer and Human Development, Department Head, Email: [toml@ext.usu.edu](mailto:toml@ext.usu.edu)