

Couples Budgeting Conversation Guide

A gentle starting point for couples who want to talk about money without turning it into a row.

Before You Begin

- Choose a calm, neutral moment—not mid-argument or on a stressful day
 - Keep snacks, tea, or wine nearby (seriously)
 - Remember: this is about connection, not control
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Conversation Prompts

1. **What are some of our shared financial goals?**
(e.g. Owning a home, feeling less stressed, retiring early, more freedom)
 2. **What does financial stability look like to each of us?**
(Try to describe the feeling, not just the number)
 3. **How did each of us learn about money growing up?**
(Understanding each other's background helps soften the tension)
 4. **What kind of budget structure feels most fair to us right now?**
(50/50? Proportional to income? Shared bills, separate accounts?)
 5. **What spending categories feel most important to each of us personally?**
(This helps shape a fair, realistic budget that includes space for joy)
 6. **What would help us feel more in sync around money?**
(E.g. a shared spreadsheet, monthly check-ins, less pressure)
 7. **How can we make our next money conversation feel even easier?**
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Extras

- Set a 30-minute timer—enough to chat, not too long to feel heavy
- You don't have to resolve everything at once. This is just the first step.
- Revisit the conversation monthly. Keep it light. Keep it kind.