

MONEY AND MARRIAGE CONVERSATIONS CHECKLIST

Over here at Saver Street, we understand how important it is to get on the right track with your spouse financially.

In 55.6% of divorces in the United States, at least one spouse cites financial problems as a major reason for their divorce. That's over 500,000 divorces due to financial problems and over 1,000,000 people devastated because of finances every year.

Don't be a statistic.

This Money and Marriage Conversations Checklist will help you tackle hard financial topics, so you can get on the right track with your finances together.

Money and Marriage Course

If you need more of a guiding hand, check out our **Money and Marriage 5-week course** at [saverstreet.com](https://www.saverstreet.com). We ease you through each of the topics below, introduce you to a financial framework that will serve you throughout your lives, and guide you through how to manage your finances together. Each week, you'll be introduced to two topics over video, have activities and guided discussions with your partner, and then attend an optional live Q&A session.

Working together on finances is worth it. Learn more: <https://www.saverstreet.com/courses>

Family Money History

- How did your parents handle their finances?
- Did you grow up with spenders or savers or both?
- How did your parents teach you to handle money? Was it different from what you saw them do?
- Were your parents open about their finances or did they keep it behind closed doors?
- Were your parents stressed about money or relaxed when the topic came up?
- Did either parent ever try to hide purchases from the other?
- How did your parents pay their bills?
- How do you or did you take family vacations?

Your Attitude Toward Money

- What is your money personality? Are you more of a spender or more of a saver?
- How often do you check your bank account balance? How does that make you feel?
- How do you view money? Is it something you want to get lots of or something you want to spend lots of?
- How much is a lot of money to you?
- If someone gave you a lot of money, how would that make you feel?

How You Spend Money

- Do you currently have a budget?
- What are your financial goals?
- What do you spend money on now?
- What do you like to buy?
- What do you wish you could buy more of?
- What do you want to do with your money?
- Do you like to negotiate for a better deal?
- Do you hunt for an already discounted price?

Big Days, Holidays, and Large Purchases

- How do you spend money on vacations and holidays?
- How do you buy gifts for other people?
- What do big holidays look like for you? What do you think they cost?
- Did your family or did you ever do a no-spend January or other month? Why do you think that is?
- How do you buy gifts or meals for friends?
- How do you budget for expensive purchases?
- When a shiny new thing comes out, do you purchase it right away or do you wait?
- What does a large purchase look like for you?

Combining Finances

- What are you expecting we do with our money after we're married?
- Are we going to each keep our own checking accounts or are we going to combine them?
- Who will pay for which bill?
- How are we going to get access to or see into each others' accounts?
- Which of us is stronger when it comes to financial management?

Credit and Debt

- What is your credit score?
- What's on your credit report?
- What kind of debt do you have? How much?
- How are you working to pay off debt?
- How did you get the debt?
- How will we tackle debt together?

Financial Priorities

- What are your financial priorities?
- What are your financial obligations?
- What do you expect in a house or living situation?
- How many children do you want to have? How are we going to set up our lives to take care of them?
- Will we prioritize experiences or things?
- What are your financial goals?
- Where do you want to be financially in 5 years? 10 years?
- What does retirement look like for you?

Everyday Tasks

- Who does the math? Who is going to check our money and keep track of our budget?
- Who is going to pay the bills?
- How are we going to work together on our finances?
- Who is going to purchase most of the stuff, like groceries and clothes? What limits should we put in place?
- When should we review our finances together?
- How should we structure our financial conversations?