



How to start a money conversation with your partner

Cut out the card along the dashed line (6 by about 4 inches). Say one line, then stop and listen. Use your own words when they come.

Starting a money conversation

1. Book the talk. Never start it at bill time.
2. Open with: "Nothing's wrong, I want us on the same page."
3. Facts first, no accusation, then "let's understand it together."
4. Ask why each goal matters before arguing about how.
5. Bank what you agreed on. Set the next date.
6. Control of money is abuse, not a budgeting problem.

All the lines, and when to use them

Can we pick a time this week to look at money together? Nothing's wrong. I just want us on the same page. (The very first step, especially if money has never been discussed calmly. Booking the talk separates it from any specific spending moment.)

What was money like in your house growing up? I'll go first if you want. (Early in a relationship, or before your first real budget talk. Background explains a lot of reactions that otherwise feel personal.)

I noticed the card balance went up about \$900 this month. I'm not accusing you, I just want us to understand it together. (A specific change you need to raise. Lead with the fact, say what you are not doing, and make it joint.)

There's something I should have told you sooner. I still owe about \$14,000 on my loans, and I want you to know where I stand. (Disclosing your own debt or money mistake. Being first to put your cards on the table makes it safer for them to do the same.)

What if we each had a set amount every month that's just ours, no questions asked? (Small purchases keep causing friction. Personal spending money for each of you can take a lot of small arguments off the table.)

Can we agree to check with each other before anything over \$300? (Surprise big purchases are the issue. A shared threshold turns a judgment call into a simple rule you both chose.)

You want to save for a house and I want to travel while we can. Can we each say why it matters before we argue about how? (Your goals differ. Hearing the reason under each goal often reveals more room than the dollar amounts suggest.)

Let's stop at what we've agreed on so far and finish the rest on Sunday. (The talk starts to heat up. Banking progress and setting a date keeps one tense hour from undoing the whole effort.)

Phrases to avoid

"Where did all the money go?": It opens with blame and a mystery, so your partner starts defending instead of looking at the numbers with you.

"You're terrible with money.": A verdict about their character gives them nothing to change and a lot to resent.

"It's my money, I earned it.": In a shared life, this shuts the conversation down and makes income a ranking. Talk about how you both want to handle what comes in.

Raising it right as the credit card bill arrives: Timing turns a planning talk into a reaction to a number, which is exactly the setting where money fights tend to repeat.

"We'll talk about the budget when you stop spending.": Making the conversation conditional on them changing first means it never happens, and the problem grows.

If you are afraid of your partner, scripts are not the answer: call the National Domestic Violence Hotline at 1-800-799-7233 or text START to 88788. In danger, call 911.