



How do I tell my partner about my debt?

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.

Telling your partner about debt

1. Write every balance first. Know the total to the hundred dollars.
2. Say the total in your first two sentences, then stop and listen.
3. If you hid it, name the hiding too: "I kept it from you. That's on me."
4. "Is there anything else?" "No. This sheet is all of it."
5. Show the statements before you are asked. Pick a payoff plan together.

More lines from the page

- Before we sign a lease together, you should know my whole money picture. I've got about \$31,000 in student loans and \$1,800 on a credit card. I'm paying \$410 a month on the loans and I'm on track.
- It's not a secret, I just realized we've never talked about it. Can I show you the numbers?
- I'm telling you now because it'll show up when they run our credit, and I'd rather you hear it from me.
- I need to tell you something I've been avoiding. I owe about \$14,300, across two cards and a car loan. I've known for a while, and I kept it from you because I was ashamed. That part is on me.
- When you asked in March whether I had any debt, I said no. That wasn't true, and I'm sorry I lied to your face.
- I don't expect you to pay any of it. I want you to know about it, because we're about to make decisions together and you deserve the real picture.
- You're right, and I should have told you myself. Give me tonight to pull together every account so you get the whole thing at once, not in pieces.

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.