

EXCLUSIVELY FOR TODAY'S ATTENDEES

The Financial Conversations Guide

Ten questions every couple should discuss — and the ritual that keeps the conversation alive.

Why this guide exists

Money is the #1 topic couples say they fight about, and the #1 topic they say they avoid. Both things are true, at the same time, in the same house. The problem is almost never the numbers — it is the absence of a shared, calm, recurring conversation about the numbers. This guide is designed to build exactly that.

Use it in three passes. **Pass 1** — each partner answers privately. **Pass 2** — trade answers and read, without responding, for 24 hours. **Pass 3** — sit down together for 60 minutes and go through them in order, one at a time. Do not skip Pass 2. The silence is what keeps the conversation adult.

Ground rules

- No decisions in the first session — only listening.
- One question at a time. No jumping ahead to "the real issue."
- "That's not fair" is retired for this conversation. Try "That surprised me" instead.
- If either partner needs a pause, the pause is granted without negotiation. Come back within 24 hours.
- This conversation is about the future you are building, not the receipts of the past.

The 10 questions

Question 1

What does "enough money" actually look like for us — in dollars, per year?

Most couples have never named the number. Without a number, every dollar feels either scarce or wasted. Come with a real figure and be ready to defend it.

Question 2

What is our #1 shared financial goal for the next 24 months?

One goal. Not five. If you cannot agree on the top one, you do not yet have a shared plan — you have two plans running in parallel.

Question 3

What is each of us most afraid of, financially?

Fear drives more spending and more avoidance than any spreadsheet. Naming the fear out loud usually shrinks it.

Question 4

Whose financial habits from childhood are we still living inside?

Every adult brings a money story from the house they grew up in. Most conflict is one story arguing with the other.

Question 5

What is each of us currently hiding, softening, or not saying about money?

Not to punish anyone — to stop paying interest on secrets. Amnesty round: no consequences for what surfaces here.

Question 6

What does financial safety feel like in our body, not our spreadsheet?

"On track" for one partner can feel like "not enough" for the other. The felt sense matters as much as the math.

Question 7**If one of us stopped earning tomorrow, what happens — and how long do we have?**

Runway, insurance, backup. Most couples have never actually said the number out loud. Say it.

Question 8**What are we currently spending on that neither of us actually values?**

Not a shaming exercise. A clarity exercise. Small recurring drains, agreed on together, are often the fastest wealth unlock.

Question 9**What is our shared definition of "generous" — with each other, our family, our community?**

Generosity, undefined, becomes the site of quiet resentment. Defined, it becomes one of the most bonding acts a couple performs.

Question 10**What is one financial decision we will make together in the next 30 days?**

End the session with one concrete, dated action. "We'll think about it" is not an answer. A calendar entry is.

The monthly money ritual

Once a week is ideal. Once a month is the minimum. Same day, same time, same location, both partners, one screen. Twenty minutes. Every time. The consistency is the point — not the length.

Minute	What you do	What you do NOT do
0–5	Both look at last month's numbers. Just look. Read the report aloud.	Argue, blame, or explain.
5–10	Each partner names one thing that surprised them. Interrupt or correct.	
10–15	Agree on one adjustment for next month. One.	Try to fix everything at once.
15–20	Book the next meeting in the calendar before you leave	leave the next date "to figure out later."

Warning signs to take seriously

- Any account, debt, or income stream that one partner does not know exists.
- "I'll handle it" as a permanent arrangement instead of a temporary one.
- One partner making unilateral decisions above a shared threshold you agreed on.
- Silence about money that has lasted more than 60 days.
- Money being used — by either of you — as a lever for control, punishment, or reward.

If more than one of these is true in your household, this is not a spreadsheet problem — it is a communication and trust problem wearing a spreadsheet costume. Book a complimentary Relationship Strategy Call and start there.

This guide is educational and is not financial, legal, tax, or investment advice. For decisions about your specific financial situation, consult a qualified professional.