



Financial conversation starters for couples

When talking about finances with your partner, keep these critical conversation starters in mind to help you learn more about each other's relationships with money and work towards getting on the same page.

Start by answering the questions on your own, then come together to discuss your answers.
Or use the questions as a starting point as you connect about finances.

Your money histories

What is your first memory around money?

What were you taught about money?

Did you experience financial security or struggles growing up?

Did you have a lot of stuff as a child?

Your money attitudes

Do you consider yourself a spender or a saver?

What are the top three things worth spending money on (vacation, home renovations, clothes, etc.)?

Would you go into debt for something you want or wait and save?

What is your philosophy around tipping?

Your money habits

Do you contribute to savings and investment accounts regularly or only when you have some money left over?

What is getting in the way of your savings (e.g. debt)?

Do you track your spending? How?

Which money habit of yours would you change?

Your money goals

If you had more money in your budget, would you fully fund your kids' college tuition or save more for your retirement?

What major purchases are you hoping to fund?

What would you do with a \$100,000 inheritance?

What does your ideal lifestyle look like down the road?

Your money agreements

How can your budget support both shared savings goals and allow you both to spend the way you want?

How much can you or your spouse comfortably spend without consulting one another?

Who's going to take the lead on paying bills? Managing the budget?

Together, your Northwestern Mutual advisor can help you and your partner find blind spots and opportunities to achieve all you want in life.

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