

MODULE 2: ROLES, RESPONSIBILITIES & POWER DYNAMICS

Tools & Worksheets

TOOL 1: MINISTER OF FINANCE DECISION WORKSHEET

Complete together to determine who should manage day-to-day finances

Step 1: Skills Assessment (Rate 1-5, 5 = Strongest)

HUSBAND:

Detail-oriented (tracks small things)

1 2 3 4 5

Financial knowledge (understands money)

1 2 3 4 5

Stays calm under financial stress

1 2 3 4 5

Has time available for money management

1 2 3 4 5

HUSBAND TOTAL: _____

WIFE:

Detail-oriented (tracks small things)

1 2 3 4 5

Financial knowledge (understands money)

1 2 3 4 5

Stays calm under financial stress

1 2 3 4 5

Has time available for money management

1 2 3 4 5

WIFE TOTAL: _____

Step 2: Decision

- Husband will be Minister of Finance
- Wife will be Minister of Finance
- We will co-manage (both review together)

Step 3: Responsibilities of Minister of Finance

- Pay bills on time
- Track spending and update budget
- Monitor account balances
- Alert spouse to financial concerns
- Schedule monthly money meetings

TOOL 2: MUTUAL CONSENT THRESHOLD AGREEMENT

Step 1: Set Your Threshold

Current household monthly income:

\$ _____

Our mutual consent threshold (amount requiring both to agree):

\$ _____

Suggested thresholds by income:

\$30K-50K income → \$150-250 threshold

\$50K-75K income → \$250-400 threshold

\$75K-100K income → \$400-600 threshold

\$100K+ income → \$600-1,000+ threshold

Step 2: Categories ALWAYS Requiring Mutual Consent

- Taking on any debt (loans, credit cards, financing)
- Making investments (stocks, real estate, business)
- Major gifts to family (\$100+)
- Job changes affecting household income
- Relocation decisions
- Ongoing financial obligations (memberships, subscriptions)

Step 3: Our Agreement

We agree that purchases over \$_____ require discussion and mutual agreement before buying. Emergency purchases are allowed but must be disclosed immediately.

Husband signature: _____

Date: _____

Wife signature: _____

Date: _____

TOOL 3: INCOME INEQUALITY WORKSHEET

For couples where one spouse earns significantly more

Step 1: Current Income Reality

Husband's monthly income: \$ _____

Wife's monthly income: \$ _____

Total household income: \$ _____

Higher earner percentage: _____%

Lower earner percentage: _____%

Step 2: Emotional Check-In

Higher earner: How do you feel about earning more?

- Proud
- Pressured
- Resentful
- Neutral
- Grateful

Lower earner: How do you feel about earning less?

- Inadequate
- Grateful
- Guilty
- Neutral
- Motivated

Step 3: Power Balance Commitment

- Income does NOT equal decision-making power
- Both spouses have equal veto rights
- We celebrate each other's success
- We avoid 'I earn more' arguments
- Non-financial contributions are equally valued

Our income inequality commitment:
