

CATEGORY 7  
**Financial Management**

**Couples Discussion Guide**

**INSTRUCTIONS**

*Complete your side independently first. Be honest — not diplomatic. Then share with your partner and discuss. The goal is understanding, not agreement.*

**QUESTION REFLECTION**

*For each question, write your honest answer in 1–3 sentences.*

**1. Are you comfortable putting all our money together and sharing an account?**

Him:

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Her:

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**2. Are you okay with having both our names on all holdings, investments and bank accounts?**

Him:

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Her:

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**3. Are you okay with staying in debt or do you want to live debt free?**

Him:

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Her:

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**4. Who will be the minister of finance in your home?**

Him:

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Her:

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**5. How should we handle major financial decisions?**

Him:

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Her:

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**6. What is your philosophy about saving versus spending?**

Him:

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Her:

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**7. How much should we save for emergencies?**

Him:

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Her:

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**8. What are your thoughts on making investments?**

Him:

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Her:

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**9. How should we handle financial disagreements?**

Him:

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Her:

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**10. What amount requires discussion before spending?**

Him:

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Her:

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**11. Should we have individual "fun money" accounts?**

Him:

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Her:

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**12. How important is financial security to you?**

Him:

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Her:

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**13. What are your thoughts on insurance (life, health, disability)?**

Him:

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Her:

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**14. How should we handle financial support for family members?**

Him:

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Her:

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**15. What financial goals should we set together?**

Him:

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Her:

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## AFTER THE DISCUSSION — Complete Together

The answer that surprised me most from my partner was:

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One expectation I now understand about my partner that I didn't before:

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One thing I am committing to do differently based on this conversation:

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## ALIGNMENT RATING

*Circle one for each:*

**How aligned are we on financial decisions and money management?**

1 — 2 — 3 — 4 — 5 — 6 — 7 — 8 — 9 — 10

**How satisfied am I with our financial partnership?**

1 — 2 — 3 — 4 — 5 — 6 — 7 — 8 — 9 — 10

## OUR AGREEMENT

*Write one shared commitment based on what you discovered in this category:*

**"In the area of Financial Management, we agree to:**

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"

**Signed:** \_\_\_\_\_ **&** \_\_\_\_\_

**Date:** \_\_\_\_\_