Money Conversation Starters

12 questions to ask your partner. There are no wrong answers. The goal is to understand each other, not to win. Pick 2 or 3 questions for one talk. You don't need to do all 12 at once.

LOOKING BACK

1. What did money feel like in the home you grew up in?
2. What is one money lesson your parents taught you, on purpose or not?
3. What was your first big purchase, and how did it feel?

RIGHT NOW

4. What do we spend on that makes us truly happy?
5. What money worry keeps you up at night?
6. How should we make money decisions: together, or each on our own up to a set amount?

OUR FAMILY

7. How do we want to help our parents, now and later?
8. What do we each expect from our brothers and sisters about caring for parents?
9. What do we want our kids to learn about money from us?

LOOKING AHEAD

10. What would make us feel safe with money one year from now?
11. What does a good retirement look like to each of us?
12. If we had an extra $1,000 a month, what would we do with it?

1

Pick a calm time

Not when bills are due or someone is tired. A walk or a cup of tea works well.

2

Listen first

Let your partner finish. Ask "Tell me more" before you share your side.

3

End with one step

Agree on one small thing to do next, and set a date to talk again.