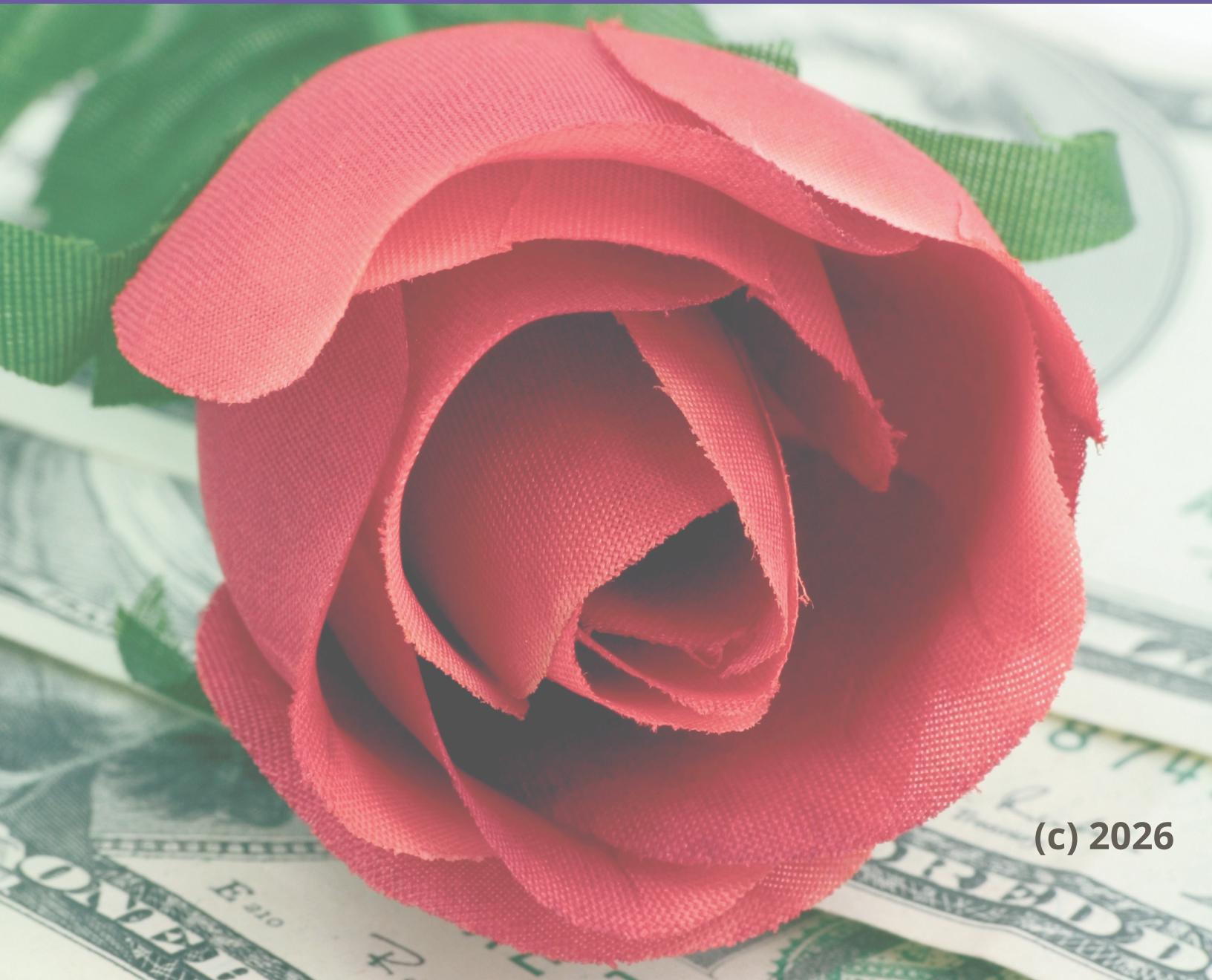




COUPLES & MONEY TOOLKIT

**Align Your Values & Goals to Build a Solid Financial
Foundation for Your Relationship**



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About HRI's Couples & Money Toolkit

When relationship partners are aligned about their financial goals and behaviors, this can promote a sense of peace in other aspects of their relationship as well. On the other hand, when differences arise between partners on money matters, stress and conflict can arise. For many couples, money issues are one of the most difficult topics to navigate. However, there are ways to navigate financial challenges in your relationship that can not only help you to reduce financial stress, but also help you connect more deeply with your partner and get on a path toward setting and achieving your shared financial goals.

Partners can work together to build a vision for how their financial goals connect to their other long-term relationship goals. Shared goals can become a powerful source of connection in couples' relationships. Because every person has unique views and experiences with money, it would be unrealistic to expect that partners will always be 100% aligned in all their financial attitudes, values, and behaviors. So, it's helpful to equip yourself with knowledge and skills to navigate financial issues within your relationship. This HRI Toolkit includes both general and specific strategies for handling common financial dynamics of couple relationships.

This HRI Couples & Money Toolkit is designed to help you learn how to navigate financial challenges in a way that can become a springboard to growing a healthier relationship overall. We've developed the resources in this toolkit to help you **reflect** on your relationship, **connect** with your partner through deeper conversations, and **build** skills and resources to help you strengthen your relationship.

We hope this Toolkit will be a helpful resource to you, and we invite you to visit our website at healthyrelationshipsinitiative.org to explore all of our HRI resources designed to promote happy, healthy, safe relationships of all kinds.

The contents of this Toolkit were compiled by HRI Director, Christine Murray. Some resources were adapted from a previous HRI online program created through a partnership between HRI and [Family Service of the Piedmont's \(FSP\) Consumer Credit Counseling Service program](http://FamilyServiceofthePiedmont.org), and we are grateful for FSP's earlier contributions to our Couples & Money-focused resources.

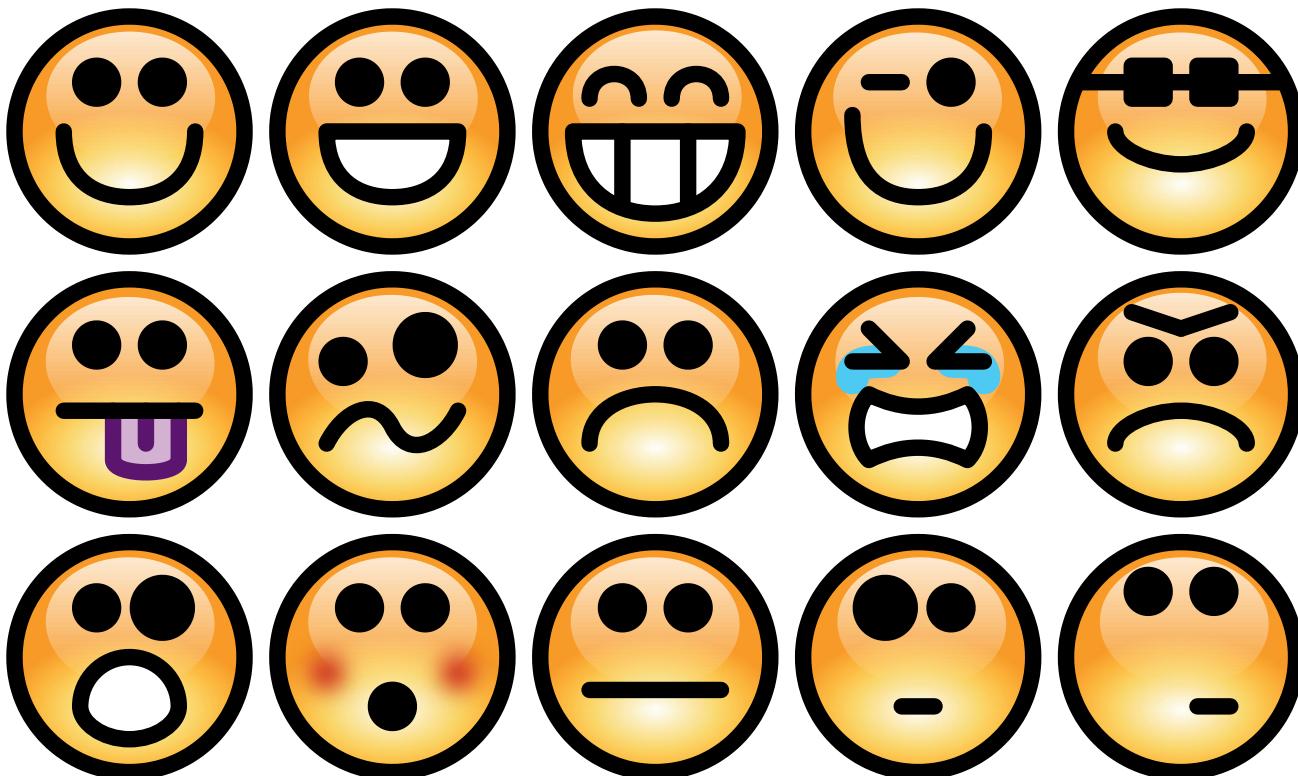
Section 1: Reflect

Reflection Activities

This opening section of this HRI Toolkit focuses on Reflection Activities to help you examine some of your perspectives, values, and experiences related to money and relationships. Self-reflection can be a valuable tool for fostering healthy relationships, and learning about your and your partner's values and belief systems can provide a helpful foundation for conversations with your partner about how you'd like to navigate financial matters within your relationship. Consider completing the reflection activities in this section on your own or together with your partner.

Reflection Activity #1: Feelings and Finances

This first Reflection Activity starts with a basic - yet complicated - topic: The emotional responses that often surround money and financial matters. The topic of money can bring up a mix of emotions - some positive (e.g., excitement or inspiration) and some negative (e.g., fear or shame). Take a look through the emojis below. Which ones resonate with you when it comes to thinking about the topic of money, and why? What, if any, other emotions are connected to the topic of money for you that aren't reflected in this set of emojis? How might your emotions connected to the topic of money be impacting your relationship at this time?



Financial Values Self-Assessment

What financial values and beliefs are impacting your relationship?

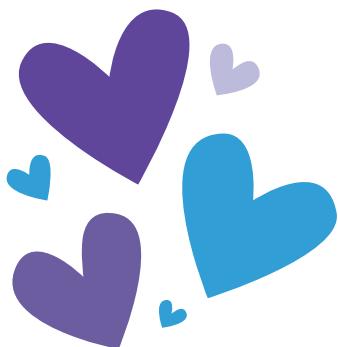
Many relationship conflicts about money stem from differing financial values. For example, a couple might argue about spending habits, but the real issue could be an underlying difference in values regarding saving versus spending. It's often helpful for partners to look beneath the surface of sources of financial conflict to identify values and beliefs that are impacting their relationship. Consider how financial values impact your relationship by taking the following self-assessment. If possible, invite your partner to do the assessment as well, and then discuss your responses together.

Rate the extent to which you agree with each of the following statements:

0 = I don't agree at all → 10 = I agree completely

- a. ____ I believe it's normal to have debt, and I expect I'll always have some amount of debt.
- b. ____ Owning items with high-end brand names is important to me (e.g., clothing, cars).
- c. ____ Giving to causes I believe in is important to me (e.g., religious or charitable organizations, people in need).
- d. ____ I believe money is meant to be spent and enjoyed.
- e. ____ Saving for the future is one of my top financial priorities.
- f. ____ I believe married/committed partners should combine all of their finances.
- g. ____ In couples who combine their finances, partners need to make all financial decisions together.
- h. ____ I'd be hurt if I found out my partner spent a significant amount of money without telling me.
- i. ____ Having an emergency savings fund is important to me.
- j. ____ I like to have clear financial goals that I'm working toward for my future.

After rating the statements above, take time to reflect individually and/or discuss the following questions with your partner:



- In what areas are your and your partner's financial values similar?
- In what areas are your and your partner's financial values different? How do these differences impact your relationship?
- Identify a time when you and your partner experienced a conflict related to money. Which of your and/or your partner's financial values influenced your position within that conflict?
- What do you think are the biggest challenges in your relationship with respect to the impact of your financial values on how you manage and discuss money?



Reflection Activity #3: Family-of-Origin Influences

Family-of-origin experiences can significantly influence our financial values and behaviors. The topic of early family experiences can be sensitive, so take your time in thinking through patterns in your and your partner's families. Remember that even challenging past experiences can be channeled into a motivation to create a brighter future. Set aside time for quiet reflection (and hopefully discussion with your partner) about the following questions, which focus on how family-of-origin experiences with finances may be impacting you today.

How often did people in your family talk about money?

What were those conversations usually like?

Growing up, did you feel like your family was financially secure?

To what extent were you aware of your family's financial circumstances?

What are your earliest memories of learning about money within your family?

Were those positive or negative experiences?

What did you learn in your family about saving, spending, and giving?

How well do you think your family members managed money?

What can you learn from what you think they either did well or did not do well?

What messages did you receive from your family members about how money should factor into future career choices? In other words, did you experience any pressure to enter a certain career path because of its perceived financial rewards?

Overall, do you think that your family members were good financial role models for you and your relationship? Why or why not?

Reflecting on the questions above might help you identify positive and/or negative family-of-origin influences on your relationship. We can always learn from past experiences, whether they were positive or challenging. That's why it can be so helpful to take time to reflect on these experiences and discuss them with your partner. Whatever your starting point, remember you have the power to build a strong financial foundation for both your life and your relationship!

Reflection Activity #4: A Timeline for Your Money & Finances

For this Reflection Activity, let's take a little journey through time. Either on your own or together with your partner, reflect on the points in time depicted on the map below as a way to explore some of the key past and present experiences that have impacted your perspectives on financial matters, including the intersections between money and relationships. In addition, use the future-oriented questions to explore your hopes and dreams for your future within your relationship and in the area of your finances.

4 - Your Hopes for the Future

What are your hopes and dreams when you envision an ideal future for your finances and your relationship?

3 - Your Life Today

What are your most significant strengths, challenges, and concerns when it comes to your relationship and finances at the current time?

2 - Earlier Adult Experiences

Since you first entered adulthood until now, what money-related experiences have shaped your financial values, beliefs, and goals?

1 - Early Life Experiences

What experiences did you have during childhood and adolescence that might be influencing your relationship and finances today?

Section 2: Connect

Conversation Starters

This section of the Toolkit provides categories of discussion questions that offer a starting point to help you and your partner engage in meaningful conversations about the intersections of your relationship and finances. Remember to practice positive communication skills while having these conversations. Below, you'll find a few basic communication tips that can help keep your conversations on track, especially if sensitive topics or differences in perspectives arise.

- 1. Be intentional about creating opportunities for more in-depth conversations with your partner.** It might be helpful to schedule time to talk in advance, setting aside enough time so you won't feel rushed or be facing distractions.
- 2. Take time and try not to rush through these conversations.** If you only get through one topic at a time, that's okay! Your goal is to learn more about each other, not check off a list of questions as quickly as you can.
- 3. Commit to active listening.** Nearly everyone appreciates feeling heard and understood. Once one person has shared, reflect back to them, such as by saying, "What I just heard you say is _____." Ask for clarification as needed.
- 4. Value differing viewpoints.** Partners don't need to agree 100% about everything in order to have a healthy relationship. Remember: Differences can help keep relationships interesting. Aim to find common ground or find win-win solutions when differences arise.
- 5. Finally, enter into conversations with your partner with a commitment to kindness and respect.** Having conversations about topics like those in the Conversation Starters can feel strange at first. But, over time, if you engage in these conversations with kindness and respect, you can move through sensitive conversations with a focus on understanding, support, and curiosity.

Conversation Starters

@HEALTHY RELATIONSHIPS INITIATIVE

MONEY & RELATIONSHIPS

1. Why do you think money can be such a complicated topic for couples to navigate?
2. If you could imagine having an inside look at all the couple relationships in the world, what would you speculate would be among the most common topics that couples fight about, and why?
3. What do you think sets apart couples who are able to successfully work through money-related conflicts in their relationships from those who don't?
4. What is your perspective on prenuptial agreements?

FINANCIAL CHALLENGES

What are your reactions to each example below of challenges some couples face? What steps might a couple take to overcome these challenges?

1. One partner hides their spending from the other partner.
2. One partner is financially dependent on the other partner, and this leads to feelings of resentment or vulnerability.
3. One partner aims to own a lot of high-end, luxury items, and the other partner is a frugal minimalist.
4. A couple has an overwhelming amount of debt, and their income isn't high enough to pay it off.

VALUES & MONEY

1. It's natural for partners in the same relationship to have unique values when it comes to money. What do you think are some of the influences that shape people's values and beliefs about money?
2. For you personally, what are some of your most strongly-held beliefs and values about money?
3. Comparing you and your partner, how similar or different do you think each of your values and beliefs are related to money? In what areas do you feel most and least aligned?

FINANCIAL DECISION-MAKING

1. How much of a role would you like to have in the financial decision-making in your relationship?
2. What financial decisions do you believe partners should always make together? What decisions can one partner make without consulting the other?
3. If you and your partner were at an impasse when a big financial decision comes up, what steps could you take to make a final decision?
4. Who, if anyone, might you want to seek guidance or advice from when facing a major financial decision?

Conversation Starters

@HEALTHY RELATIONSHIPS INITIATIVE

MONEY MANAGEMENT

1. In some couples, partners keep their finances separate, while others combine their finances. What is your perspective on this topic?
2. For partners who combine their finances, do you think each partner should also have a separate spending account?
3. What are your preferences regarding the logistics of how to manage money together, such as using spreadsheets, financial apps, and other systems or tools?
4. Overall, what do you see as your strengths and challenges when it comes to managing money?

DEBT

1. What are your beliefs about having debt?
2. Do you believe in the concept of “good debt” versus “bad debt”? Why or why not?
3. How much debt do you have currently? If you have debt, what kind(s) of debt is it, and how much of a priority is it for you to pay down this debt?
4. If there was a costly purchase you wanted to make (e.g., buying a new car or doing a home improvement project), how would you feel about saving up to pay for the item with cash versus taking on debt to make the purchase?

SPENDING & SAVING

1. What kind of spender are you (e.g., deliberate, lavish, impulsive, frugal, etc.)? Where did you learn these spending patterns?
2. How do you feel about developing and following a budget or spending plan?
3. How much money do you have saved and/or invested currently? Are you on track with any current savings goals you have set for yourself?
4. What is your level of risk tolerance when it comes to financial investing?

FUTURE GOALS

1. What are your personal financial goals for the next 6 months, 1 year, and 5 years? Be as specific as possible.
2. What kind of lifestyle do you desire? How much money will it take to have that type of lifestyle?
3. What would it look like to you if you and your partner had a sense of shared financial values and goals?
4. Do you have any ideal “bucket list”-type dreams that would require financial resources to achieve? If so, what are they, and what are your thoughts about when and how to make them happen?

Section 3: Build

Tips for Navigating Financial Issues in Relationships

This section of the Toolkit includes practical tips for building happier, healthier, and safer relationships in the arena of financial issues and concerns. These Tip Sheets can be used individually or with your partner. Because the Tip Sheets here focus on financial-related topics, below we provide links to a few HRI resources about more general relationship skills (e.g., communication and conflict management) that you might find helpful to apply to addressing financial topics and challenges.

Happy, Healthy, Safe Relationships Are a Key to a High Quality of Life

HRI OFFERS RESOURCES AND TOOLS TO HELP

Links to HRI Resources on General Relationship Skills

Communication & Conflict Management

- YouTube Playlist: Managing Conflict in Close Relationships Video Series
- HRI E-Book: Managing Conflict in Close Relationships

Healthy Boundaries in Relationships

- Blog post: Healthy vs. Unhealthy Boundaries
- Video: Healthy Boundaries in Relationships

General Information about Couple Relationships

- HRI Toolkit for Couples
- HRI E-Book: Keeping Love Alive in Long-Term Relationships

COMMUNICATING WITH YOUR PARTNER ABOUT MONEY

Money conversations can be emotionally charged, especially when partners have different experiences, values, or priorities around finances. These tips can help you approach financial conversations in ways that strengthen understanding, connection, and collaboration.

1. Remember: Process Matters More Than Content

When it comes to money, it's important to consider both *what* you're talking about, as well as *how*. Patterns you use to communicate in other areas of your relationship often show up in money conversations, too. Focusing on respectful, constructive communication can make even difficult financial topics easier to navigate.

2. Maintain Curiosity About Your Partner

It's tempting to enter money conversations focused on proving your point or persuading your partner. Instead, approach these discussions with curiosity. Listen with an intent to understand your partner's thoughts, feelings, and values about money before trying to respond or problem-solve.

3. Practice Active Listening and Clarification

Listening means more than staying quiet while the other person talks. Reflect back what you hear, ask clarifying questions, and check your understanding. Even when you disagree, feeling heard can prevent defensiveness and keep the conversation on track.

4. Be Clear and Specific When Sharing Your Perspective

Money-related terms can mean different things to different people. Avoid vague language and explain what you truly mean. For example, clarify what concepts like "financial security," "saving," or "being responsible with money" look like to each of you. Take time to unpack assumptions and make sure you're truly working toward the same goals.

5. Aim for Win-Win Solutions Whenever Possible

Compromise has its place, but long-term financial well-being often comes from creative, win-win solutions. Look for approaches that honor both partners' needs and values so neither person consistently feels like they're losing or giving in.

6. Use Creativity to Balance Different Money Styles

Different spending or saving styles don't have to be deal-breakers. With open communication, couples can often design financial plans that allow space for both security and enjoyment.

FINDING ALIGNMENT AROUND MONEY VALUES AND BELIEFS

Couples often discover that they have very different beliefs, priorities, and emotions around money. These tips can help you work through major differences about financial values in a way that supports your relationship and your long-term goals.

1. Shift from “Me vs. You” to “Us vs. the Problem.”

When money disagreements feel intense, it’s easy to slip into a mindset of trying to “win.” Instead, remind yourselves that you’re on the same team. Framing the challenge as a shared problem can reduce defensiveness and promote collaboration.

2. Acknowledge That Different Money Views Can Both Be Valid

Partners often come to relationships with different financial histories, values, and goals. Validating each other’s perspectives helps keep conversations respectful and productive.

3. Slow Down and Focus on the Decision-Making Process

When facing major financial crossroads, take pressure off reaching an immediate solution. Instead, agree on *how* you will make decisions together, such as listening respectfully, taking turns sharing concerns, and committing to kindness throughout the process.

4. Get Specific About Financial Realities

Abstract conversations about money can increase confusion. Work together to clarify the practical details (e.g., budgets, debt, timelines, and possible scenarios). Exploring different options side-by-side can help you better understand the trade-offs involved in each choice.

5. Think Creatively About Possible Solutions

If compromise feels impossible at first, pause and broaden your thinking. There are often more options than initially appear. Give yourselves time to brainstorm creatively and uncover alternatives that honor both partners’ needs and values.

6. Seek Guidance from Trusted, Knowledgeable Supporters

Outside perspectives can be incredibly helpful when couples feel stuck. Consider reaching out to trusted friends, family members, or professionals, such as a professional counselor or financial advisor. Choose advisors who consider the needs and perspectives of both partners and the quality of your relationship.

7. Stay Focused on the Long-Term Health of Your Relationship

Even when financial differences are difficult, how you handle them matters just as much as the outcome. Working together with respect, patience, and openness strengthens your ability to face future challenges as a couple.

NAVIGATING CONFLICT ABOUT MONEY AND FINANCES

Money is a common source of conflict in couples' relationships. The following tips highlight key conflict management strategies to use when financial disagreements arise.

1. Choose a Good Time and Setting to Talk

Financial conversations are most productive when neither partner feels rushed, stressed, or distracted. Aim to talk in a private, calm environment where both of you can focus fully on the discussion.

2. Stay Mindful of Your Emotions and Reactions

Money conversations can trigger strong emotions. Pay attention to what you're feeling and remind yourself that you can choose how you respond, even in difficult moments.

3. Use Time-Outs When Emotions Run High

If emotions become overwhelming, a brief, agreed-upon time-out can help both partners calm down and refocus. The goal is not to avoid the conversation, but to return to it in a more grounded and constructive way.

4. Lead with Kindness and Positive Communication

Even when disagreements feel intense, aim to communicate with respect and kindness. If the conversation becomes unproductive, pause and name it. Gently suggest refocusing on the issue at hand or revisiting shared goals to bring the discussion back to a healthier place.

5. Rebuild and Reconnect After Conflict

Once the conflict has been resolved (even if it's just a partial resolution for now), take intentional steps to reconnect. This might include expressing appreciation, spending quality time together, or acknowledging the effort it took to work through the disagreement.

6. Learn and Grow from Financial Conflicts

Every conflict offers an opportunity for growth. Reflect on what you learned about yourself, your partner, and your relationship. These insights can help you navigate future financial challenges more effectively.

BUILDING A BUDGET (SPENDING PLAN) AS A COUPLE

Creating a budget (sometimes called a *spending plan*) is one of the most powerful tools couples can use to gain clarity, reduce stress, and work together toward shared financial goals. A spending plan helps guide financial decisions and makes your priorities and goals more concrete.

1. View Your Spending Plan as a Roadmap

Just like a map or GPS helps you reach a destination, a spending plan gives direction to your finances. It helps you stay on course and find your way back when life throws you off track.

2. Treat Your Budget as a Living Document

A spending plan is not “set it and forget it.” It should be adjusted whenever income or expenses change. Flexibility is a strength, not a failure.

3. Make Budgeting a Team Effort

Managing money works best when it’s a shared process. Everyone in the household (even children, in age-appropriate ways) can participate in understanding priorities and decisions.

4. Be Realistic About Your Expenses

Whenever possible, aim to spend less than you make during each budget period (e.g., monthly or biweekly). Strive for a budget that feels realistic and workable. Consider different types of expenses, such as your regular, fixed costs (e.g., monthly bills), expenses that can fluctuate over time (e.g., groceries), and expected but irregular costs (e.g., holidays, car repairs).

5. Distinguish Between Needs and Wants

Clarifying the difference between needs and wants supports better decision-making. For example, transportation may be a need, but a brand-new, high-cost car is a want.

6. Expect Your First Budget to Feel Messy

Your first attempt may feel overwhelming or unrealistic, and that’s normal. Don’t give up. Budgets improve through revision, not perfection.

7. Seek Support When Needed

If budgeting feels overwhelming, consider working with a credible [Consumer Credit Counseling Service](#) or financial literacy organizations. Many offer low-cost or free services and other resources to help people strengthen their financial foundation.

PAYING DOWN DEBT THAT'S IMPACTING YOUR RELATIONSHIP

Debt can be one of the most stressful financial issues couples face, especially when partners have very different beliefs about borrowing and spending. Working together to understand and address debt can significantly improve both financial and relationship health.

1. Acknowledge That People View Debt Differently

Some people see debt as a useful tool, while others view it as something to avoid whenever possible. Begin by recognizing and respecting these differences so you can approach debt as a shared challenge, not a personal failure.

2. Remember That Some Debts Are Riskier Than Others

Understanding the unique nature of the different types of debt you may have can help you prioritize which debts to address first. For example, couples might prioritize higher-interest debts or those that carry higher consequences for not being paid. Take time to understand the terms of various types of debt, and consider whether any debts you have should be a higher priority than others.

3. Get the Full Picture of Your Debt

Gather complete information on all outstanding debts, including how much you owe, interest rates, monthly payment amounts, and the length of time over which the debt is to be paid. Clarity can help reduce anxiety and help couples make informed decisions together.

4. Decide How Much Income You Can Comfortably Use to Pay Down Debt

Review your spending plan and identify how much income can realistically go toward debt repayment. Choose an amount that is sustainable and realistic.

5. Celebrate Progress Along the Way

Paying off debt is hard work. Take time to celebrate each balance that's paid off. Recognizing progress can boost motivation and strengthen your sense of teamwork.

6. Set Clear Agreements About Future Debt

Discuss whether and how much of your monthly income you'd like to go toward any future debt you take on together. Revisit this agreement as income or circumstances change.

7. Seek Professional Support if Needed

If debt feels overwhelming, consider meeting with a certified credit counselor through a [Consumer Credit Counseling Service](#) (CCCS). They can help you explore repayment strategies or a debt management plan tailored to your situation.

BALANCING WORK AND FAMILY LIFE

Work and career demands are closely connected to couples' financial lives and the health of their relationships. Finding balance between work, finances, and family life is an ongoing process that often requires intentional communication, flexibility, and teamwork.

1. Talk Openly About Work Demands and Their Impact

Long hours, high stress, and blurred boundaries between work and home can create tension if they aren't discussed openly. Share how work pressures affect you emotionally and in your relationship, and listen to how your partner experiences those demands as well.

2. Be Proactive During Predictably Busy Seasons

If you know certain times of year or phases of a career are especially demanding, plan ahead. Even small, intentional moments of connection (e.g., weekly check-ins or a simple "date night" at home) can help maintain closeness during stressful periods at work.

3. Use Positive Communication to Prevent Resentment

Frustration is normal when work-life balance feels off, but unaddressed feelings can turn into resentment. Address concerns early, using respectful communication and curiosity, rather than waiting until emotions escalate.

4. Understand Each Other's Career Paths and Goals

Learn about the typical demands of each other's careers, including how workloads may change over time. Early career stages, promotions, or leadership roles may require temporary sacrifices that benefit long-term goals.

5. Connect Career Goals to Relationship and Family Values

Talk about how career choices align with your shared vision for your relationship and family life. Discuss what balance looks like for you in the current phase of your life and what you'd like to see in the future.

6. Explore Options Together, Without Forcing "Right" or "Wrong" Answers

Some couples may choose to prioritize financial advancement, while others may opt for more time together, even if it means earning less. The healthiest solutions are those that honor both partners' values, needs, and well-being.

7. Revisit and Adjust as Life Changes

Work-life balance isn't a one-time decision. Revisit these conversations regularly as careers, finances, and family needs evolve.



We hope this HRI Toolkit on Couples & Money has been a valuable resource for you.

For more information and resources on building happy, healthy, safe relationships of all kinds, visit our website at
<https://healthyrelationshipsinitiative.org/>.