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<<First Name>> -

Marriage and Money. They affect each other a lot! People grow up differently and bring their own ideas about money to a marriage. How your parents talked about money (and argued) and made decisions definitely sticks with you. Most of us are not well prepared to blend money philosophies in marriage and that causes friction or simply, two very different perspectives. We see it with our clients, it's very common.

I'm guessing most of our 12,000+ email subscribers might range from ages 18-98? So you might already be married, or have been married multiple times already, but don't stress. It's not too late to talk about this stuff. These are 8 conversation questions to have with your spouse (or better yet, before you get married):

- 1. Whose marriages do we look up to?
- 2. What are our personal goals for the future?
- 3. How many children do we want?
- 4. Where do we see ourselves living long term?
- 5. What is our ideal lifestyle as a married couple?
- 6. What are our financial goals and priorities?
- 7. How will we handle financial stress? 8. How do we define success?

It might be too late to change number 3, but most of them still apply regardless of what life stage you're in. Each of these impact how you make money decisions in some way. One of the simplest ways to reduce money conflicts in your marriage is to spend less than you earn as a family. Here are a couple of articles with some practical tips on handling money in your marriage:

<u>Article: Top 6 Marriage-Killing Money Issues</u>

Article: 10 Ways to Prevent Money From Ruining Your Marriage

Hope this topic is a good prompt for some healthy discussions in your family. We often serve as a great mediator for couples to discuss money and resolve the tension between the two of you, finding common ground to work towards. If you'd like schedule a time to talk about your own goals and see how we can help you make them a reality, click here.

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