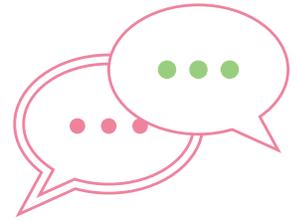


Financial conversation starters

Use these questions to measure you and your partner's financial compatibility and discuss similarities and differences. You'll likely have more questions of your own.

Remember—the goal is to try and *understand* each other's expectations and beliefs so you can make better financial decisions together.



FINANCIAL STYLE

- Spender or saver?
- Loans: Asker or giver?
- Impulse buyer or careful shopper?
- Cash or credit?
- Automated bill pay or hands-on?
- Risk taker or security seeker?
- Rent or own?
- Buy or lease?

PERSONAL CHOICE

Do you have a budget?

- A. I have an app for that.
- B. What's a budget?
- C. I'd like to but I don't know where to start.

Separate or joint accounts?

- A. We should pool all our finances together.
- B. I prefer to fly solo and have my own account.
- C. We should have some money together and some separate.

Do you monitor your finances?

- A. I keep my checkbook balanced/check my online account regularly.
- B. I often wonder where my paycheck went.
- C. I have a good enough idea of how much I have at any given time.

Credit card debt?

- A. It's fine, it will all work itself out eventually.
- B. I'm allergic to credit card debt.
- C. Only in emergencies or if I can pay it off right away.

FINANCIAL BACKGROUNDS AND VIEWPOINTS

- How did your parents handle their household finances?
- When did you start paying your own bills?
- Did you ever run into trouble with debt?
- What stresses you the most about money?
- Do you think you manage money well?
- How do you define "needs" versus "wants"?
- Would you loan money to family or friends, and how much?
- What would you do with \$1,000?

PRACTICALITIES

- Most important financial goal?
- Top three short-term goals?
- Top three long-term goals?
- Biggest money stressor?
- What assets and liabilities do you have?
- How will you split expenses?
- What insurance will you need?
- What is your plan to save for retirement?
- Who will handle the finances?
- What is your credit score?