Talking money with your spouse

Money fights are usually about fear, not math. Here's how to make it a team thing.

Pick a good moment

Not at 11 p.m., not right after a big charge shows up. Ask: "Can we sit down this weekend and look at our money together?" Coffee helps.

Start with your stories

Talk about how money worked in the house you grew up in. It explains a lot: why one of you hoards and the other spends. Listen more than you talk.

Get it all on the table

Income, debts, accounts, credit scores, anything you've been hiding. No shame. You can't make a plan with half the numbers.

Agree on a few things

- One shared goal for the next year.
- A fun-money amount each of you can spend with no questions asked.
- A dollar amount where you check with each other before buying.
- A regular check-in: try the 15-minute money meeting.

When it gets hard

Take a break and come back. Say what you're afraid of, not what they did wrong. If money talks keep blowing up, a counselor or a nonprofit credit counselor can help. Asking for help is a strong move, not a weak one.

Not financial advice. These calculators are educational estimates with no guarantees. Taxes and interest are simplified; check big decisions with a qualified professional.

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