TOGETHER

Money date kit

Twenty minutes, once a week. Snacks encouraged. It's a check-in, not a performance review.

The 20-minute agenda

1. **Start with a win (3 min).** Each of you names one good money thing from the week.
2. **Look ahead (5 min).** Bills and plans for the next two weeks: birthdays, school costs, trips.
3. **Check the numbers (5 min).** One look at the balance and the plan. Celebrate any progress.
4. **Draw a card (5 min).** Take turns answering one card below.
5. **Pick one thing (2 min).** One small action for the week, then put the next date on the calendar.

Draw a card

One money thing I'm proud of this week is _____	Something I bought lately that was worth every penny _____	A money worry I haven't said out loud yet _____
When I was a kid, money at home felt like _____	One small thing we could stop paying for _____	Something fun we could do this month for under $20 _____
The day we're debt-free, I want to celebrate by _____	A habit of yours that helps us with money _____	One thing I'd like us to save for next _____

If we had an extra $100 this month, I'd want to

_____

Money makes me feel most stressed when

_____

Money makes me feel most calm when

_____

One way I could help more with the bills or the planning

_____

Our next "no-questions-asked" fun money amount should be

_____

A goal for us five years from now

_____

Something I'd like the kids to learn about money

_____

A purchase I'd like us to talk about before either of us makes it

_____

A thank-you I owe you about money

_____

The best free thing we did together lately

_____

One thing that would make our money talks easier

_____

A bill I think we could lower with one phone call

_____

Something I'm willing to give up for a while to get there faster

_____

How I'd like us to handle a surprise bill next time

_____

One thing I want us to keep spending on, even now

_____

Ground rules that help

- Pick a calm time, not right after a stressful bill.
- Use "we" more than "you."
- No phones, except to look at the numbers.
- If it gets heated, pause and try again tomorrow. The goal is next week, not winning tonight.