TOGETHER

Telling your partner about debt

Keeping it secret is heavy. Telling them is hard for a few minutes and lighter after. Here's a way to do it.

Before you talk

- Gather the real numbers first. Your **debt list** makes this easy.
- Pick a quiet time with no kids and no rush. Not right before bed.
- Decide what you're asking for: understanding, help making a plan, or both.

A script you can use

> "There's something about money I've been keeping to myself, and I don't want to anymore. I have [amount] in [type of debt]. I'm telling you because I want us to be a team, and I want to fix it."
>
> "Here's the full list. I know this might be upsetting. Take whatever time you need."
>
> "What I'd like is for us to make a plan together. Can we look at it this week?"

What to skip

- Shrinking the number. Share all of it now so there's no second surprise later.
- Long explanations up front. Say the facts first; the why can come later.
- Blaming yourself out loud for an hour. One sincere "I'm sorry" is enough.

If they react badly

Give them time. Hurt or anger is usually about trust, not the dollars. Say, “That’s fair. I’m here when you’re ready to talk about it.” Then follow through with a plan. Trust comes back from what you do next.

If you’re the one hearing the news, try: “Thank you for telling me. I’m upset, and I’m still on your side. Let’s look at it together.”