

Money Questions for Couples: Conversation Starters

Money Values

- As a kid, did you think you were rich, poor, or middle class?
- How much did you worry about money as a kid?
- How often did your parents talk/argue about money when you were growing up?
- How did your parents treat each other about money?
- How did your parents treat YOU about money?
- Did you get an allowance? If so, were there rules about how you could spend it?
- Did either parent hide purchases from the other?
- Who handled the money in your house—paid bills, invested money, tracked accounts etc.?
- How much did your parents teach you about money?
- What is your biggest money fear?

Lifestyle Choices

- What kind of home would you like to live in right now? In 10 years?
- Do you hope to move to a different city or country at some point?
- Do you want children? If so, how many? When do you want to have them?
- If you have children, will both spouses keep working full time?
- Should children get an allowance? If so, should allowance be tied to chores?
- If you have children, how do you plan to handle college expenses?
- Who should be successor custodian if both parents die?
- If no children, who should be beneficiaries on your accounts?
- What do you hope to be doing when you're 50? 60? (career, lifestyle, vacations, etc)
- At what age do you hope to retire?
- What do you hope to do in retirement? (ie would you move? Downsize? Work part time? Travel? Volunteer?)
- Do you hope to leave money to people? If so, who, and how much do you hope to leave?

Logistics

- Who will handle the money, pay the bills, balance the checkbook?
- Will you have separate accounts? Separate discretionary accounts?
- Who will handle long-term accounts and investments—401k's, Roth IRAs, etc?