BEHAVIORAL · NO. 04

The conversation most couples *save* for the worst possible moment.

Money is the most-fought-about topic in marriages and one of the leading predictors of divorce. The good news is the cause isn't the money — it's the absence of a regular, low-stakes conversation about it. **This piece is a format, not a lecture.**

1 THE FORMAT WE RECOMMEND — A MONTHLY MONEY DATE

60 minutes, once a month, somewhere that isn't your kitchen table after a long day. A coffee shop, a walk, a glass of wine. Same time each month so neither of you has to bring it up. **If one of you handles the bills, the goal is to share the load — not to "report.""**

THE 60-MINUTE MONEY DATE · SUGGESTED AGENDA

0–10 **The check-in**
How is each of you feeling about money this month? One word each. No fixing.

10–25 **The numbers**
Account balances, this month's spending, anything unusual. Just the facts. No editorializing.

25–40 **One forward decision**
One thing to decide together this month — a purchase over the threshold, a savings rate change, a vacation budget.

40–55 **The bigger picture**
One conversation from the deck below (or one of your own). Five minutes is plenty.

55–60 **The thank-you**
Each of you names one financial decision the other made well this month.

2 THE BIGGER-PICTURE DECK — PICK ONE A MONTH

QUARTER 1

What did money feel like in your house growing up?

Most of what we believe about money came from before we were earning it. Trade stories. *Notice what's different now.*

QUARTER 1

If we both stopped working tomorrow, what would we do for the first 90 days?

Not a planning question — a values question. The answers reveal what you each actually want from the wealth.

QUARTER 2

What's a purchase one of us made that the other quietly disagreed with?

Bring it into the light. Decide together what your "no-questions threshold" should be — the dollar amount under which neither of you needs to consult.

QUARTER 2

If our income doubled, what would we do? What if it halved?

Run both scenarios out loud. What you'd add, what you'd cut, what you'd protect. Useful long before either one becomes real.

QUARTER 3

What do the kids see us doing with money — and what would we want them to see?

They are watching. The most-modeled behavior — not what you tell them — is what they'll repeat.

QUARTER 3

If one of us died unexpectedly, would the other one know where everything is?

Open the question gently. Maybe not in this conversation, but soon: estate documents, account access, the advisor's phone number, the password file.

QUARTER 4

What did money buy us this year that mattered?

Not just the line items. The experiences, the security, the time. The receipt isn't the same as the value.

QUARTER 4

What's one money decision next year we want to make together?

The annual review with us is in here somewhere. Set a date. Show up together.

3 WHAT WORKS · WHAT DOESN'T

WHAT WORKS

- ✓ A standing time each month — calendar invite, no negotiation
- ✓ Numbers visible to both of you (shared Mint, Monarch, spreadsheet)
- ✓ "I noticed..." instead of "you spent..."
- ✓ One financial decision threshold — say, $500 — above which you check in
- ✓ An annual ritual of resetting the budget, together, in January

WHAT BACKFIRES

- ✕ Bringing it up after a fight about something else
- ✕ One spouse "in charge" while the other stays uninformed
- ✕ Hiding purchases, accounts, debt, or income
- ✕ Anchoring on a single big number instead of the direction of travel
- ✕ Talking about it only when the news is bad

> A marriage isn't ruined by disagreement about money. It's ruined by **not** talking about it until disagreement is the only option.

Sources: Dew, Britt & Huston, "Examining the Relationship Between Financial Issues and Divorce" (Family Relations, 2012); APA "Stress in America" annual surveys (money cited as the leading source of household stress); Sonya Britt, Kansas State University research on money arguments as a divorce predictor.