

## Financial Management (Engaged)

The Financial Management category looks at having realistic financial plans and agreement in the area of finances. It explores opinions about spending habits, savings, debt, and making financial decisions.

- **Even after marriage, we plan on keeping our finances separate.**
  - Do you believe it is better to combine your finances or keep them separate? Why?
  - What concerns do you have about combining your finances?
  
- **I am concerned that my partner is more of a spender than I am.**
  - What are your spending habits now?
  - What were the spending habits of your family?
  - How do both of you believe money should be spent? Do you agree or disagree?
  - What factors influence how you spend money?
  - What will happen 15 or 20 years down the road if there is no change in your spending habits?
  
- **We haven't decided how to handle our finances yet.**
  - Who will make the decision in regards to how you handle your finances?
  - How will you set up your checking account(s)?
  - How do you plan to spend, save, and/or give away a portion of your income?
  - How can you work toward a financial plan?
  
- + **We usually agree on how to spend money.**
  - When do disagreements arise?
  - What do you do or say if you disagree with how your partner is spending their money?
  - How do these words or actions serve your relationship?
  - How might these words or actions harm your relationship?
  
- + **I am satisfied with our decisions about how much money we should save.**
  - What percentage of your income would you each like to save?
  - Have you discussed your savings goals as a couple?
  - Would you be willing to seek professional help in developing a financial plan for the future?
  - To whom would you go for help?
  
- + **We have a specific plan for how much money we can spend each month.**
  - What kind of plan do you have in regards to spending each month?
  - How will you decide on how to use your money?
  - How will you keep track of your monthly spending?
  - Do you know how much money you will have budgeted for spending each month?

- **I have some concerns about whether our income will be sufficient.**
  - Have each of you shared the details of your expected income and expenditures after you marry?
  - What are your greatest concerns about your future income?
  - Do you plan to make any adjustments to your lifestyle after marriage?
  
- **Sometimes I wish my partner were more careful about spending money.**
  - What are your spending habits now? How are they different from your partner's?
  - What were the spending habits of your family?
  - How do both of you believe money should be spent? Do you agree or disagree?
  
- + **We have figured out what our financial status will be after we marry.**
  - Have you looked at what your combined total income will be after the wedding?
  - Are you taking on more debt because of wedding bills?
  - Have you given thought to the expenses you will have that come with marriage?
  - Do you need help in developing a budget or a plan for handling your finances?
  
- **One or both of us have unpaid bills or debts that concern me.**
  - Will each of you provide the other with an itemized account of your debts or bills?
  - What specific debts are there that give you concern?
  - How and when will you decide to resolve this issue of unpaid bills or debts?
  - As you enter into a marriage, are you willing to take on the debts of your partner as your own?

## Financial Management (Married)

- **I am concerned about how my partner handles money.**
  - How long have you had these concerns?
  - Have you shared these concerns with your partner?
  - What could you do to reduce these concerns you have?
  - What could your partner do to reduce these concerns you have?
  
- **I am concerned that my partner is more of a spender than I am.**
  - What are your spending habits now?
  - What factors influence how you spend money?
  - What does money mean to each of you? (See “Meaning of Money” exercise in Workbook)
  - What do you believe may happen in 10 years if there is no change in your spending habits?
  
- **My partner tries to control the money we have.**
  - Is this a good or bad thing for you? Why?
  - What do you believe may motivate your partner’s behavior?
  - How may the way you each orient yourselves around money influence this issue of control?
  
- + **We usually agree on how to spend our money.**
  - When do disagreements arise?
  - What do you do or say when you disagree with how your partner is spending?
  - How do these words or actions serve your relationship?
  - How might they harm your relationship?
  
- + **I am satisfied with our decisions about how much money we should save.**
  - What percentage of your income would you each like to save?
  - What do you believe would be some positive results of a savings plan that satisfies you?
  
- **We have trouble saving money.**
  - Has it always been this way?
  - What is your explanation for this?
  - What needs to happen in order for you to be able to save money?
  
- **Use of credit cards and charge accounts has been a problem for us.**
  - Has this always been true?
  - What wisdom have you learned about credit cards that you could give a younger couple?
  
- **Sometimes I wish my partner were more careful about spending money.**
  - What do these concerns stop your partner from knowing about you?
  - What is one thing you each could do to reduce these concerns?

- + **We are both aware of our major debts and they are not a problem for us.**
  - What specific debts give you concern?
  - How can this debt(s) be worked into your budget in a way that will satisfy you?
  
- **We have difficulty deciding how to handle our finances.**
  - Describe this difficulty as you each see it.
  - What have you tried that hasn't worked?
  - What have you tried (or might you try) that has?