

## Marriage and money worksheet

Talking about your finances with your spouse is important. Use this worksheet to get the conversation going and establish a money management plan that works for both of you.

### 1. Spending style

Be honest: What kind of spender are you? If you and your spouse differ, jot down some ways you can meet in the middle. Maybe you need to consult one another for purchases over \$500. Or maybe the big spender needs to stick to cash (which is easier to track).

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### 2. Discuss debt

Whether you're newlyweds or you've been married for years, it's important to have a financial plan. Use our WealthMatch Fact Finder to help you get started on creating a personal financial plan. (See [The WealthMatch Fact Finder](#)).

### 3. Establish a budget

Next, [download our Cash Flow worksheet](#) and work together to decide how much to allot to each category.

### 4. Assign money tasks

Decide who will take on each of the following responsibilities: **monthly bills (these can be divided by type), budget tracking, managing credit card payments, keeping a file of tax documents, managing investment portfolios, and other financial tasks.**

Spouse 1: \_\_\_\_\_

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Spouse 2: \_\_\_\_\_

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### 5. Determine a time to review your finances each month

Set a time when you'll go over your finances together. Take a look at your bank statements and check for any irregularities or areas where you need to evaluate spending.

**Date and time:** \_\_\_\_\_

### 6. Make a meeting with a financial advisor

Find a time that works for both of you to meet with us. We can help you evaluate your financial situation and plan for the future.

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