

The Money Conversation Guide

How to talk about money — with a partner, family, or anyone who shares your future.

"Do two walk together unless they have agreed to do so?"

— Amos 3:3

Money is the single most common source of conflict between people who love each other — and almost all of it comes from silence, not numbers. Two people cannot build a shared future while avoiding the one conversation that shapes it. This guide makes that conversation structured, calm, and repeatable.

1 WHY THE SILENCE IS THE REAL PROBLEM

Most money conflict is not about money. It is about unspoken fear, mismatched values, and surprise.

When money goes undiscussed, two things grow in the dark: assumptions and resentment. One person assumes the other is reckless; the other assumes they are controlling. Neither has actually asked. The goal of a money conversation is not to win — it is to replace assumption with agreement, and surprise with a shared plan.

2 BEFORE YOU TALK — PREPARE YOUR OWN NUMBERS

Walk in informed, not accusatory. Know your side before you ask about theirs.

I know my own income, debts, and monthly spending

You cannot have an honest shared conversation while vague about your own half of it.

I have named my own money fears and habits honestly

Are you the spender, the saver, the avoider, or the worrier? Name it before the conversation, not during the argument.

I have one or two shared goals in mind to anchor the talk

A conversation aimed at a shared goal is collaboration. One aimed at past mistakes is a trial.

3 THE MONEY DATE — THE FRAMEWORK

Scheduled, regular, judgment-free. Never an ambush after a bad purchase.

THE FOUR RULES OF A MONEY DATE

Schedule it

A set time, monthly. Never spring money talk in the heat of a moment or a mistake.

No blame

Past spending is data, not a charge sheet. Use "I feel" not "you always."

Both speak

One person reporting to another is not a conversation. Each names a fear and a hope.

End on a decision

Every money date closes with one concrete agreement or next step, however small.

4 THE FIVE TOPICS TO COVER

Work through these in order — facts first, feelings second, future last.

1 • The full picture

Lay every income, debt, and account on the table. No hidden debts, no secret accounts. Honesty here is the foundation everything else stands on.

The Money Conversation Guide — continued

2 • The fears

What does each of you most fear about money? Running out, being controlled, never being free, repeating a parent's mistakes? Fears drive behaviour — name them.

3 • The values

What is money actually FOR, to each of you? Security, experiences, generosity, freedom? Most money fights are values mismatches in disguise.

4 • The goals

Pick one or two shared goals with numbers and dates. A shared target turns two spenders into one team.

5 • The system

Who manages what? Joint, separate, or a blend? Decide the mechanics so they run without a renegotiation every month.

5 THE FOUR MONEY PERSONALITIES

You are likely paired with your opposite. The friction is the point — and the strength.

TYPE	TENDS TO	BRIDGE BY
The Spender	Enjoy now, struggle to save	Agreeing a guilt-free spend amount
The Saver	Secure the future, struggle to enjoy	Agreeing it is safe to spend some
The Avoider	Not look, hope it works out	Small scheduled check-ins, low pressure
The Worrier	Track everything, fear loss	Facts and a buffer to calm the fear

Opposites usually marry. A spender and a saver, left unspoken, drive each other mad; in agreement, they balance each other — one protects the future, one protects the present. The bridge is always the same: a plan you both chose.

6 TALKING MONEY WITH FAMILY

The conversation extends beyond partners — to parents, and to the next generation.

With ageing parents: their wishes, accounts, and documents

Gently, before a crisis forces it. Where is the will? Are accounts and beneficiaries current? Grief should not come with a treasure hunt.

With adult or growing children: show the system, not just the rules

The next generation learns money by seeing it done. Show the budget, the saving, the giving — wisdom transfers by example.

7 YOUR MONTHLY MONEY DATE — THE STANDING AGENDA

1. Wins since last time. 2. The numbers — income, spending, savings, debt. 3. Anything that surprised either of us. 4. Progress toward our shared goal. 5. One decision or adjustment for the month ahead.

"You cannot walk together toward a future you have never agreed on. Have the conversation — then keep having it."

— HOUSE OF WISDOM

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