# Managing Marriage and Money

# **Communication Style Exercise**

Discover your communication styles and explore how you can feel more comfortable and productive when talking about your personal finances.

#### Step 1

Please check the communication preferences you would like your spouse to be aware of and remember. Only check the ones that strongly apply to you.

Encourage my input	Be an active listener	
Remember my need for control	Give direct answers; get to the point	
□ Allow me time to process my response	Remember my need to analyze	
Use logic, summaries and key points	□ Soften the tone of communication	
□ Slow down the pace of communication	Look for ways to minimize risks	
Use graphics and verbal communications	Expect me to ask you to provide the facts	

## Step 2

Think about how you would explain what you mean with each selection. What is difficult, what could be better, and what changes you would like to see.

## Step 3

Try to complete a simple statement for your spouse:

When we talk about our finances please remember my tendency to \_\_\_\_\_

and my need for \_\_\_\_\_





# **Financial Agreements Worksheet**

#### Step 1

Indicate your assessment of how well you as a couple agree on the money topics in the chart below.

Торіс	Agree	Not Sure	Disagree
Monthly saving			
Fixed monthly expenses			
Retirement savings			
Education saving/expenses			
Monthly joint entertainment			
Children allowances			
Vacations			
Discretionary individual spending			
Financial help for adult children			
Financial help for family members			
Charitable giving/tithing			

## Step 2

Combine your responses in Step 1. List what is working well, what you agree on now, the topics that need clarity, and where you need to make a course correction.

Areas where I think we agree: \_\_\_\_\_\_

Topics we should talk about: \_\_\_\_\_

Topics we need to find ways to agree on: \_\_\_\_\_

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#### Step 3

As you make agreements make sure you can both answer the four questions that support successful agreements.

- 1. What are we agreeing to do?
- 2. How will we put this agreement into action?
- 3. How should we establish accountability to each other?
- 4. What difference will it make in our lives if we are successful with this agreement?

# **Our Agreements Worksheet**

## **Communication Agreements**

**Shared Money Beliefs** 



## **Financial Agreements**

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