WOMENINVEST

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 ________________________________.

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Financial Agreements Worksheet

Step 1

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

Topic	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: ______________________________

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Topics we should talk about: ______________________________

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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

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Financial Agreements

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