

COUPLES MONEY CHECKLIST



Topic	What to Discuss	Why it Matters	Check/Tick
Debt	List all debts and agree on a repayment plan.	Avoids surprises and helps you manage repayments together.	
Budget	Decide how to share expenses and set spending limits.	Keeps spending transparent and prevents arguments over money.	
Emergency Fund	Create savings for unexpected costs.	Protects you from financial stress during tough times.	
Goals	Set short- and long-term goals together.	Aligns your vision for the future and motivates saving.	
Insurance	Review cover for health, life, and disability.	Safeguards both partners against financial shocks.	
Financial Roles	Decide who manages bills and savings.	Builds accountability and teamwork in managing money.	
Money Values	Talk about attitudes and habits with money.	Encourages understanding and reduces conflict over priorities.	
Big Purchases	Agree on how to decide on major buys.	Prevents resentment and ensures shared decision-making.	
Regular Check-ins	Schedule time to review your finances.	Keeps you both informed and on track with your goals.	

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