**Resources for Couples Who Fight Over Money**

February 11, 2022



If you and your partner are constantly arguing about finances, your problems could run deeper than an overdue power bill or an expensive restaurant meal. Conflicts about debt, purchases and other money problems may indicate relationship issues that need to be addressed sooner rather than later.

“For couples, the hardest thing to talk about is sex and finances, and that’s because our parents didn’t talk about it when we were growing up,” said Jordie Smith, licensed marriage and family therapist (LMFT) and owner of [Jordie Smith Counseling, LLC External link](https://jordiesmith.com/) in Canton, Michigan. Having conversations about money with a romantic partner is important for developing and maintaining lasting and healthy relationships, she said.

**Why is talking about money important for relationships?**

* **Conversations normalize the subject**. If your parents treated money like a taboo subject, you might also avoid discussing savings and debt.
* **Financial peace brings a sense of safety.** Calls from bill collectors or fear of the cost of an unexpected emergency can cause anxiety and stress.

“When you are in a relationship, you want to be safe with that person,” Smith said. “When you have some outside factors that aren’t addressed, that threatens the safety.”

Being transparent and open to discussions about spending and saving keeps relationships strong and prevents financial infidelity—when a partner hides debt or purchases. Those unpleasant surprises do not help build relationships, she said.

Online Counseling Programs has rounded up resources for couples to help them understand why money should not be a taboo topic and how to consider finances at different stages in their relationship.

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**How To Deal With Money Issues in a Relationship**

Before the commitment stage of a relationship, couples should discuss money in the same way that they talk about their work, their friends and their families, Smith said.

“Oftentimes, we will ask how your relationship was with your mom or your sister, but we don’t talk about our relationship with finances,” she said.

As individuals grow closer, those conversations should begin to touch on subjects such as their philosophy toward money and their spending habits.

**Talking About Finances in a Relationship**

When people commit to a relationship, they should continue to engage in productive financial conversations. Smith offered strategies to help facilitate the discussions:

* **Schedule regular meetings to talk about money.** If you have children, make it a family meeting. Make it weekly, bi-weekly or monthly.
* **Manage expectations about the meeting.** Life changes, such as a job loss or promotion, affect money. Be prepared for emotional discussions.
* **Make clear how each of you values money.** Does one partner like designer labels while the other does not?
* **Work together to find a compromise or financial plan that satisfies both.** Identify what expenses are a priority, and make a plan to pay for them.

**How To Have the Hard Conversations About Money**

Finding ways to approach the subject of money may require sensitivity, but transparency encourages trust. Relationships require trust and effort, Smith said. She offered tips for partners to use when they are having the difficult conversations:

**Use the Speaker-Listener method.** This facilitates active listening. By allowing one person to speak at a time while the other listens and confirms what they heard before responding, the process slows down to a more thoughtful interaction.

**How To Use the Speaker-Listener Method:**

**Partner A:** I feel frustrated that we aren’t saving more money by staying home for dinner.

**Partner B:** I understand that you feel frustrated that we aren’t saving more by staying home for dinner, but I get stressed by meal planning and preparation.

**Partner A:** I get it. Meal planning and preparation causes stress, so why don’t we do takeout? We’ll at least save on drinks, parking and a larger tip.

**Use “I” language.** Blame does not get assigned to the other person when starting the conversation with “I feel” or “I get stressed out.”

**Move the discussion forward.** Dwelling on the problem is not helpful and potentially continues a blaming cycle. Acknowledge it, and then discuss common goals to reach resolution.

**Additional Resources for Couples With Money Problems**

**Articles**

* [“7 Reasons Spouses, Partners Lie About Money” External link](https://www.aarp.org/money/credit-loans-debt/info-2020/financial-infidelity-causes-and-advice.html) from AARP: Financial infidelity in relationships and their causes.
* [“9 Money Secrets of Happy Couples” External link](https://www.realsimple.com/work-life/money/money-planning/money-and-relationships-couple-finances) from Real Simple: Money practices that may help preserve relationships.
* [“Arguments About Money Aren’t About Money” External link](https://www.gottman.com/blog/arguments-money-arent-money/) from The Gottman Institute: An explanation of how personal experiences with money shape perceptions and behaviors.
* [“Don’t Let Money Ruin Your Relationship” External link](https://www.psychologytoday.com/us/blog/the-love-doctor/201008/don-t-let-money-ruin-your-relationship) from *Psychology Today*: Tips on how to avoid tension caused by money disputes between partners.
* [“Happy Couples: How To Avoid Money Arguments” External link](https://www.apa.org/topics/money/conflict) from the American Psychological Association: Strategies to use together to tackle money issues.
* [“Keeping Money Secrets From Each Other: Financial Infidelity on the Rise” External link](https://www.npr.org/2019/04/29/716452865/keeping-money-secrets-from-each-other-financial-infidelity-on-the-rise) from NPR: An examination of the strain caused by hiding debt from your partner.
* [“Let’s Talk About Money in Our Intimate Relationships!” External link](https://www.psychologytoday.com/us/blog/the-other-side-relationships/201908/lets-talk-about-money-in-our-intimate-relationships) from *Psychology Today*: A discussion around the question: “How does money affect relationships?”
* [“Why Communicating About Money Is Key to a Healthy Relationship and Financial Future” External link](https://www.forbes.com/sites/riankadorsainvil/2019/08/28/why-communicating-about-money-is-key-to-a-healthy-relationship-and-financial-future/?sh=7c1e87ac749b) from *Forbes*: Struggles that come with relationships and financial stress.

**Books and Guides**

* [*Couples and Money* External link](https://bookshop.org/books/couples-and-money-cracking-the-code-to-ending-the-1-conflict-in-marriage/9781432750602) by Jackie Black: Questions that will help couples understand each other’s values, beliefs, attitudes and behaviors as they relate to money.
* [*Couples Money* External link](https://bookshop.org/books/couples-money-what-every-couple-should-know-about-money-and-relationships/9781461148333) by Marlow Felton and Chris Felton: Perspective on the financial dynamic of a partnership by a married couple in the financial services industry.
* [*Home Finances for Couples* External link](https://bookshop.org/books/home-finances-for-couples-resolve-money-problems-in-marriage-and-learn-easy-steps-to-manage-your-family-budget/9781492338949) by Leo Ostapiv: Advice on financial planning and practical exercises and budgeting tips.
* [*Thriving in Love and Money* External link](https://bookshop.org/books/thriving-in-love-and-money-5-game-changing-insights-about-your-relationship-your-money-and-yourself/9780764232558) by Shaunti Feldhahn and Jeff Feldhahn: Research to help couples understand each other, which will lead to better financial decision-making.

**Podcasts and Videos**

* [“Hitched: Improve Your Marriage by Talking Money” External link](http://www.hitchedmag.com/podcasts/Episode577.mp3) from Hitched podcasts: An episode with Dr. Karen Sherman on why partners have a difficult time talking about finances.
* [“How Should We Manage Money as a Couple?” External link](https://www.nerdwallet.com/article/finance/smartmoney-podcast-how-should-we-manage-money-as-a-couple) from NerdWallet’s Smart Money Podcast: An episode that offers tips on communication and more for partners.
* [“Your Money and Your Mind: The Money Talk That Every Couple Needs to Have” External link](https://www.ted.com/talks/wendy_de_la_rosa_the_money_talk_that_every_couple_needs_to_have?utm_campaign=tedspread&utm_medium=referral&utm_source=tedcomshare) from Ted Talk: A video episode that highlights tips to start the conversation about money.

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**What Should Couples Discuss at Different Stages of a Relationship?**

As couples mature, their relationships change. Their money needs may evolve as expenses are affected by moving to new locations for jobs, unexpected medical costs or a growing family. The money conversations should continue at every stage.

**Planning for Engagement and Marriage**

Because being in a new relationship can be exciting and distracting, couples might overlook the importance of talking about finances and/or money problems. Smith said that having those discussions is essential to avoiding future misunderstandings.

“If I value ‘high’ in clothing and my partner doesn’t, that might be an issue. We want to think (and talk) about what are some of these values when we’re having conversations so that we have clear expectations,” she added.

To ease into the subject of finances, ask conversationally, “Do you like to keep up with the latest fashion trends or tech gadgets?” or “If you had more money, what would you spend it on?”. Smith said that once you’ve opened the door to the subject of spending, you can start asking important questions.

Smith provided these tips for talking about money before couples enter the commitment stage:

**Be clear.** Don’t be vague or ambiguous. Ask direct questions such as: “I feel very nervous about credit-card debt and try to watch my spending and pay off balances monthly. Do you worry about credit-card debt?”

**Be observant.** People usually can tell if someone is hiding something by their reactions to questions about money. Are they nervous, avoiding eye contact or trying to change the subject of the conversation?

**Discuss debt.** If you have debt from student or car loans, talk about it. Ask a potential partner what loans they have. Full disclosure helps build trust in a relationship.

**State goals.** Talk about what your plans are to pay off debt or other bills. Ask your partner to share theirs. You may discover ways to work together in a relationship.

**Recognize incompatibility.** If your money conversations leave you with any doubts, you should consider your needs before entering the commitment stage.

**Additional Resources for Couples Before They Get Engaged**

**Articles**

* [“Here’s How Many Couples Believe in Combining Finances Before Marriage” External link](https://www.theknot.com/content/how-to-talk-about-money) from The Knot: An article about merging finances and the importance of “money dates.”
* [“Six Financial Issues To Discuss Before Getting Married External link](https://www.forbes.com/sites/catherineschnaubelt/2019/01/17/six-financial-issues-to-discuss-before-getting-married/?sh=19148a9636bb)” from *Forbes*: Topics for couples to discuss including tax implications and property debt.

**Books and Guides**

* [*The Couple’s Guide to Financial Compatibility* External link](https://www.hachettebookgroup.com/titles/jeff-motske/the-couples-guide-to-financial-compatibility/9780738218175/) by Jeff Motske: Tips from combining finances to retirement planning from a Certified Financial Planner.
* [*Eight Dates: Essential Conversations for a Lifetime of Love* External link](https://bookshop.org/books/eight-dates-essential-conversations-for-a-lifetime-of-love/9781523504466) by John Gottman, Julie Schwartz Gottman, Rachel Carlton Abrams and Doug Abrams: Interactive activities and prompts for talking about important subjects, with a section on money.
* [*Your Money, Your Marriage* External link](http://yourmoneyyourmarriage.com/) by Cherie Lowe and Brian Lowe: Stories and lessons on how couples can identify unhealthy financial habits and address them.

**Podcasts and Videos**

* [“5 Conversations Couples Should Have Before Merging Finances,” External link](https://www.youtube.com/watch?v=xHHN80T0dWk) from Sunday Night Sit Down: A video featuring Talaat and Tai McNeely, founders of [His and Her Money online community, External link](https://www.hisandhermoney.com/) on subjects such as debt and budgeting.
* [“Couples and Money,” External link](https://www.washingtonpost.com/podcasts/confident-wallet/couples-and-money/) from The Confident Wallet podcast from the *Washington Post* and T. Rowe Price: An episode on taxes, merging assets and debt with an emphasis on partners having the same goals.
* [“When Is the Best Time To Talk Finances When Dating?” External link](https://youtu.be/sEKVhCQCK_A) from The Dave Ramsey Show: A video with the show host explaining that the first date is probably not the best time to discuss money.

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**Planning To Buy a Home**

Purchasing a home is another kind of commitment that requires careful consideration, Smith said. Being homeowners requires resources beyond money. Couples may have to put time into any desired upgrades or modifications, including researching, hiring and dealing with contractors.

Smith offered these tips for people who are thinking about buying a house:

**Don’t rush.** Pause and ask if this is the house that you really want and how long you expect to live in it. Would it accommodate children or other family members (parents or grandparents) whom you might have to bring in later on?

**Anticipate the unexpected.** Take into account all potential expenses, such as repairs that might be needed sooner rather than later in the life of the house. How will you save for an emergency repair fund?

**Use experts.** Check which banks, credit unions and community organizations have advisors available, especially for first-time homebuyers. Some financial institutions provide free financial planning services.

Couples should not feel like they have to do everything by themselves. “If there’s an issue, there’s usually someone who specializes in it,” Smith said. “People just aren’t always aware of what’s available.”

**Additional Resources for Couples Thinking About Buying a Home**

**Articles**

* [“15 Crucial Considerations for Newlyweds Buying a Home Together” External link](https://www.forbes.com/sites/forbesrealestatecouncil/2019/12/23/15-crucial-considerations-for-newlyweds-buying-a-home-together/?sh=640377141fc4) from *Forbes*: An expert panel’s advice on mandatory considerations for buying a house and the long-term impact of this decision.
* [“4 Crucial Questions To Ask Your Partner Before Buying a House Together”  External link](https://www.realtor.com/advice/buy/questions-to-ask-your-partner-before-buying-a-house-together/)from Realtor.com: This reality check includes considering what is affordable and what will happen if the couple splits.
* [“Tips for First-Time Home Buyers” External link](https://www.ramseysolutions.com/real-estate/tips-for-first-time-home-buyers) from Ramsey Solutions: A breakdown of different aspects of the process from researching neighborhoods to what to expect.

**Books and Guides**

* [“Looking for the Best Mortgage (PDF, 144 KB),” External link](https://www.hud.gov/sites/documents/BOOKLET.PDF) from the Department of Housing and Urban Development: Tips for shopping and negotiating for a home loan or mortgage.
* [*Nolo’s Essential Guide To Buying Your First Home* External link](https://bookshop.org/books/nolo-s-essential-guide-to-buying-your-first-home-9781413327007/9781413327007) by Ilona Bray, Ann O’Connell and Marcia Stewart:  The authors offer a collection of insights on how things work and what mistakes to avoid, including advice from real estate professionals, legal experts, buyers, sellers and others.

**Podcasts and Videos**

* [“Avoiding the Biggest First-Time Home Buyer Mistakes in 2020” External link](https://youtu.be/VCgSP9URit8) from Homebuyer’s School: A video episode with tips on conducting research and who to work with while buying a home.
* [“Best Mortgage Tips for Home Buyers” External link](https://open.spotify.com/episode/4BokYeqQSyyBQkaixrV9vu) from Couple Money Podcast: An episode that focuses on understanding the paperwork involved with mortgages and the home-buying process.
* [“First Time Buyers” External link](https://www.stitcher.com/show/real-estate-today-radio/episode/first-time-buyers-show-597-76258830) from Real Estate Today: A National Association of Realtors podcast episode on starting a home search, mistakes to avoid, accessible mortgage programs and more.

**Websites**

* [Help Buying a New Home External link](https://www.usa.gov/buying-home): USA.gov directory points to information on government loan programs and other assistance for buying a home.
* [Local Homebuying Programs External link](https://www.hud.gov/buying/localbuying): HUD’s database of state homebuying programs.

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**Planning for a Family**

When couples start planning a family, they must budget for the obvious expenses: medical, food, clothing, supplies and more. Children’s needs have to be addressed.

“It always feels like there’s never enough money for children, and there’s always something else that we could spend or be saving toward,” Smith said.

Before having children, she said that partners should find common ground in these areas:

**Attitudes about money:** Think about the lessons about money from childhood and what they would follow or do differently. What kind of role models do couples want to be for their children? Will behavior emphasize earning, spending or saving?

**Short- and long-term needs:** Consider what expenses they will incur right away and later. Do they have money for child care? Will there be money for a car when the child gets older? What about a college fund? Will parents need to be vigilant about saving money?

**Additional Resources for Family Planning**

**Articles**

* [“27 Tips To Save Money When You Have a Baby” External link](https://www.parents.com/parenting/money/family-finances/32-ways-to-save-money-when-you-have-a-baby/) from Parents: Tips on hospital add-ons to skip, cost-conscious clothes and savings on baby gear.
* [“5 Smart Money Tips for New Parents” External link](https://hermoney.com/connect/family/5-money-tips-for-new-parents/) from Her Money: Tips include updating wills and reviewing beneficiary designations.
* [“Budgeting for a New Baby” External link](https://www.investopedia.com/articles/pf/08/budgeting-for-baby.asp) from Investopedia: A rundown of one-time expenses, ongoing expenses and tools to use.
* [“Don’t Become a Parent Until You’ve Hit These Money Milestones” External link](https://www.thebalance.com/money-milestones-before-having-kids-4144742) from The Balance: Job security, insurance costs, emergency funds and other factors to consider when planning a family.
* [“Personal Finance: How Much Does It Cost To Raise a Child?” External link](https://money.usnews.com/money/personal-finance/articles/how-much-does-it-cost-to-raise-a-child) from *U.S. News & World Report*: Factors that influence the cost of raising a child and budgeting suggestions.
* [“There Are Two Money Moves Every Parent Should Make Before Having Kids” External link](https://www.businessinsider.com/parents-reveal-what-to-do-with-money-before-having-kids-2017-1) from Insider: Tips from parents about travel before baby, college savings and emergency funds.
* [“Ready for a Baby? Ask Yourself These Money Questions” External link](https://www.northwesternmutual.com/life-and-money/how-much-money-does-a-baby-cost-are-you-ready-for-a-baby/#:~:text=A%20normal%20pregnancy%20typically%20costs,least%20%2420%2C000%20in%20the%20bank.) from Northwestern Mutual: Tips for how to know if you are financially ready for a child.

**Books**

* [*Baby or Bust: Financial Planning for New Parents and Parents-to-Be* External link](https://bookshop.org/books/baby-or-bust-financial-planning-for-new-parents-and-parents-to-be/9780731406319) by Nicola Field: Financial considerations for parenthood, from taking leave to living well on one income and more.
* [*Preparing for Baby: All the Legal, Financial, Tax, and Insurance Information New and Expectant Parents Need* External link](https://store.lexisnexis.com/products/preparing-for-baby-all-the-legal-financial-tax-and-insurance-information-new-and-expectant-parents-need-skuusSku-us-ebook-32916-epub?gclid=Cj0KCQjw6-SDBhCMARIsAGbI7Uh9MhGOuoXiAseMTVWt7pmrvKUsy4D4Qg9r3WkwRMogoWa49FVlx-EaAgaAEALw_wcB) by Nihara K. Choudhri: An e-book published by the American Bar Association that covers tax breaks, wills and estate planning, savings plans and hiring a nanny.

**Podcasts and Videos**

* [“Make Your Donations Go Further; Plan for Baby Expenses” External link](https://www.nerdwallet.com/article/finance/smart-money-podcast-make-your-donations-go-further-plan-for-new-baby-expenses) from NerdWallet’s Smart Money Podcast: An episode’s second segment with a focus on major expenses that come with a baby including child care.
* [“How Do We Plan for a Baby While Paying Off Debt?” External link](https://youtu.be/zB_BQVM8ewQ) from The Dave Ramsey Show: A video segment about health insurance coverage for a newborn and strategies for saving money before the baby arrives.

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**Planning for Retirement**

For people who have the resources to plan ahead, Smith said that conversations about what retirement looks like for each partner can happen even in the early stages of a relationship. Retirement should be part of overall discussions about goals that happen regularly.

Couples should share their vision of retirement and discuss ways to accomplish that goal. Do they see themselves lounging on a beach or enjoying the pace of a small town?

Smith acknowledged that retirement planning can be a matter of privilege because saving can be difficult for many people.

“Sometimes people are just struggling and can’t think far enough toward retirement,” she said.

“If you can’t think that far ahead, that’s OK,” she added. “For some people, it’s about thinking about how to save a little bit just for a rainy day fund right now.”

**Additional Resources for Retirement Planning**

**Articles**

* [“7 Tips on Planning for the Future as a Retired Couple” External link](https://www.thebalance.com/how-to-plan-for-retirement-as-a-couple-2894387) from The Balance: Factors to consider before retirement such as strategizing Social Security claims, staggering retirement and understanding retirement spousal benefits.
* [“Retirement Planning Tips for Married Couples” External link](https://www.aarp.org/money/budgeting-saving/info-11-2012/retirement-planning-for-couples.html) from AARP: A discussion about ensuring that couples make retirement plans together and when retirement makes sense.
* [“A Retirement Planning Step That Married Couples Shouldn’t Skip” External link](https://www.forbes.com/sites/stevevernon/2020/07/30/a-retirement-planning-step-that-married-couples-shouldnt-skip/?sh=4b8b31ef52b0) from *Forbes*: Effects of widowhood and reasons for couples to include it in their retirement planning.

**Books and Guides**

* [*The Couple’s Retirement Puzzle* External link](https://bookshop.org/books/the-couple-s-retirement-puzzle-10-must-have-conversations-for-creating-an-amazing-new-life-together/9781402295904) by Roberta Taylor and Dorian Mintzer: Advice, anecdotes and exercises related to 10 conversations that couples need to have as they plan for retirement.
* [*Don’t Go Broke in Retirement* External link](https://bookshop.org/books/don-t-go-broke-in-retirement-a-simple-plan-to-build-lifetime-retirement-income/9780985384661) by Steve Vernon: Information and tools to generate the most income from Social Security benefits and retirement savings.

**Podcasts and Videos**

* [“How Much Money Do I Need To Retire? Retirement Planning 101” External link](https://youtu.be/O3nkFyTNtjw) from The Motley Fool: A video about retirement topics related to Social Security and employee savings plans.
* [“Investing Basics: Planning for Retirement” External link](https://youtu.be/3N6xlCxyWKY) from TD Ameritrade: A video guide to different retirement accounts, including Roth IRAs and traditional IRAs and how to invest them.
* [The Retirement Answer Man Show External link](https://www.rogerwhitney.com/blog) podcast: Everything from a health action plan to explanations about mutual funds for those planning to retire.
* [Retirement Starts Today External link](https://retirementstartstodayradio.com/podcasts/) podcast: Financial topics range from financial scams that target seniors to managing your 401 K.
* [The Retirement Wisdom Podcast: External link](https://www.retirementwisdom.com/the-retirement-wisdom-podcast/) Discussions about exit strategies, early retirement, Medicare and more.

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**How To Know When To Seek Couples Counseling for Financial Stress**

Financial difficulties don’t always have easy answers. Sometimes couples need to seek help from a counselor, therapist or financial expert.

“Typically, intuition will tell us that we don’t like the situation and that we should reach out,” Smith said.

**Signs That Couples Should Seek Counseling for Financial Issues**

**Wishful thinking:** One example is when a partner says, “I wish we would do X,Y and Z like we used to do” or something similar.

**Communication failure:** This happens when partners are yelling at each other or even walking away from conversations instead of discussing problems and potential solutions.

Screaming, withdrawal, avoidance or anything that a partner’s instincts tell them is wrong is worthy of attention because of the effects on the relationship.

“Once we start seeing changes that may not feel healthy to us, it never hurts to reach out for help,” Smith said.

**Additional Resources To Know When To Get Couples Counseling for Money Problems**

**Articles**

* [“10 Ways To Prevent Money From Ruining Your Marriage” External link](https://www.forbes.com/sites/jenniferwoods/2015/07/06/10-ways-to-prevent-money-from-ruining-your-marriage/?sh=1955454f44c9) from *Forbes*: Steps for couples to take to avoid destroying their relationship.
* [“Do You and Your Partner Need Financial Therapy?” External link](https://blog.massmutual.com/post/do-you-and-your-partner-need-financial-therapy) from MassMutual: Differences in confidentiality standards between financial therapists and couples therapists with a discussion of how financial experts can help.
* [“Marriage Counselor or Financial Coach: Which One Do You Need?” External link](https://www.ramseysolutions.com/relationships/marriage-counselor-or-financial-coach) from Ramsey Solutions: Tips for which type of counselor is suited for different situations, including financial infidelity, bankruptcy or gambling.

**Podcasts and Videos**

* [“10 Steps To Stop Fighting Over Money With Your Spouse” External link](https://www.thescopeofpractice.com/podcast-episode-25-10-steps-to-stop-fighting-over-money-with-your-spouse-with-ryan-inman-financial-residency/) from The Scope of Practice: A podcast episode on communication and having healthy discussions about money.
* [“Stop Money Fights Before They Start - With Adam Kol” External link](https://marriagekidsandmoney.com/podcast/stop-money-fights-adam-kol/) from Marriage Kids and Money: A podcast episode on avoiding disputes, including action items such as creating a budget together.

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