

Money Conversation Starters

Talk About How It Benefits Them

- You know how you've been saying you want to save more money...
- I think there's a way you can retire early if you still want to...
- This book I'm reading says that we should spend on what we value, and avoid what we don't value. I just got a new camera, is there anything you've been wanting?
- You know how we talked about investing more? I read this blog and I think you're right about adding more money to our investment account each month.
- Do you still want to cut back on your work hours in the next couple years? I think there are some ways to make that happen...

Use a Tool to Jumpstart the Conversation

- "I've been reading this book *Cash Uncomplicated*, it recommends we invest at least 10 percent of our income. What do you think about that?"
- "I heard this podcast on the way to work today. The lady on the show was saying if we invest 30 percent or more of our income we can retire way before the normal retirement age."
- "I skimmed through a blog this morning. It said something about value-based spending and being intentional with our money. Do we do that?"
- "Tom was saying today that he and his wife are saving up a six-month emergency fund. Do you think we have enough for emergencies?"

Positive and Respectful Communication About Money

- Avoids power struggles
- Brings couples together to answer a question coming from an external source
- No judgments or accusations
- Brings up new information in a non-threatening manner
- Statements are neutral or information seeking, not accusatory
- Way to ask your partners opinion and express that their opinion is valuable