



COUPLES AND MONEY



OVERVIEW

Personal Finance For Two

Our Couples and Money workbook and workshop are designed to help any couple work as a team to manage the money better, save for goals, and avoid financial conflicts. Included in the course:

- **Understanding what drives financial conflict in couples**
- **Different planning styles**
 - Morphostatic planners
 - Morphogenic planners
- **Values and Expectations**
 - Communicating about goals and priorities
 - Outside influences on financial values
 - Differences in values lead to conflict
- **How to talk about money**
 - Find a neutral time
 - Share your feelings
 - Know where you stand
 - Bring in a third party
- **Tracking your spending**
 - Where to begin in creating a budget
 - Monthly spending tracking sheet
 - Creating a new budget
- **Setting Goals**
 - Short-term goals
 - Mid-range goals
 - Long-term goals
- **Budget saving tips**
- **What your spending should look like**
- **Money tips for couples**
- **Your credit report**

Couples & Money (cont'd)

- **Couples and taxes**

- Spousal gifts
- Estate taxes
- Marriage penalties

- **Growing your family**

- Having kids and adopting
- Unmarried partners with kids
- Step-children

- **Divorce or dissolution**

- Prenuptial and cohabitation agreements
- Separating credit card debt
- Spousal support or maintenance

Whether you're just getting started or have been together a while, any couple can benefit from learning how to better communicate about finances, debt, and goals.

Find the full guidebook as a free download from [Credit.org](https://www.credit.org).



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