

Communication Tips for Successfully Discussing Your Finances

- Set aside time just for talking about money, *before* money problems occur. Don't wait for one partner to run up a huge balance on a credit card—schedule the talk now.
- Hold a calm, relaxed discussion in a quiet, neutral place.
- Set ground rules:
 - Stay calm.
 - Use “I feel” statements rather than “you are” and personal attacks.
 - Call “time out” if tempers flare, and postpone the discussion.
- Agree to disagree. It's OK!
- Volunteer your own feelings about money, which may encourage your partner to share his or her feelings.

Be willing to negotiate. This may be difficult if your net worth, values, or spending habits differ, but it's essential for building your financial future.