Financial Topics for Spouses to Discuss

Have you and your spouse ever disagreed about money? You’re not alone. Shared finances can be tricky, and many couples run into a conflict or two.

While there is no single formula for sharing finances successfully, communication is essential in every partnership.

Not sure where to start? Discuss these four big financial topics to help keep you and your spouse on the same page.

Budget

Knowing how much money is coming in and going out each month can help couples steer clear of many misunderstandings and arguments. Sit down to discuss your joint income, how much money needs to be spent on bills, and how much of the leftover is earmarked for fun and for savings. It’s also important to determine if you are splitting expenses and savings equally or proportionally based on income.

Real Estate

Do you and your spouse have plans to upgrade your home, buy a vacation home or move? Talking about your property goals can help to guide budgeting decisions and give you something to unite behind.

Savings

How much of a financial cushion do you need to meet the comfort levels of both partners? Do you want to save for anything in particular? If you have kids, you’ll also want to decide how much to put away for their education and their futures.

Retirement

How do you and your spouse want to handle investment accounts, like 401(k)s, in preparation for retirement? Also, be sure to discuss whether you will retire together or at different times and what spending will look like during retirement. For example, do you have similar visions for travel and activities during your retired time together?

It's often helpful to get some objective third-party expertise. Reach out if you'd like assistance with managing your finances and planning for the future.

The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.

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We help clients get back to the basics of building & maintaining wealth in a tax efficient way.

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