

MONEY QUESTIONS FOR COUPLES



BACKGROUND QUESTIONS

- What did you observe about money growing up?
- Were your parents good with money? How did they manage their finances?
- What lessons did your parents teach you about money (whether directly or indirectly)?
- Do you remember ever worrying about money as a kid? If so, what did you worry about?
- What is something that your family splurged on that was meaningful or memorable?
- Did you have an allowance as a kid? Did your parents tell you how you should spend/save it?
- Tell me about a time when you saw someone being generous with money.

ATTITUDE QUESTIONS

- What are the best things money can achieve for us?
- What are your biggest concerns about our finances?
- What are you tempted to splurge on? What are you stingy about?
- How do you think we are doing managing our finances?
- What do you think about the way I spend money?
- What do you think we could do better?
- What are the most important things we spend our money on? What about the least important things?
- What is the purpose of our money? If we had to write a mission statement for our money, what would it be?
- How does our current spending compare to our values?
- Would you give money to a relative who needed help financially? Would you expect to be repaid?
- Would you ever accept financial help from a family member?
- What do we consider “enough” for our family financially? Is this the same answer we would have given 5 years ago?

PLANNING QUESTIONS

- What do we want to accomplish in the next 5 years? 10 years? 20 years? 30 years? Are we on track to achieve these?
- How much will we give away? Who will we give it to? Will we give a specific dollar amount or a percentage of our income? If we give a percentage, will we give based upon our net or gross income?
- How would you be impacted financially if something were to happen to me?
- What is our plan if one of us becomes disabled?
- Are we going to save for our children’s college? How much would we like to pay for?
- What are your thoughts on retirement? What will that look like for us? When?
- What standard of living do we want to have in retirement?
- How long does each of us plan on working?
- Will we need childcare for our kids?
- Will we send our kids to public school or private school?
- What is the likelihood that we will have to provide for either of our parents as they age?
- What kind of legacy do we want to leave?

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