



MONEY AND RELATIONSHIPS

Yours, mine or ours?

Money is a necessity of life and well-being in our rapidly changing society. We keep improving our financial skills throughout our lives. Financial matters become more important as a relationship becomes more serious. Every relationship needs to reconcile two individual ways of using money. The cornerstone of a relationship is trust – also when it comes to money.

It is important to talk about money. When you are open about money, it causes less arguments. You can practise talking about money – few of us are used to it.

There are many different ways of splitting the expenses in a relationship. You can try out different ways to find the one that is best for you. It is important that both partners have enough money for their personal lives and for saving. Even if you keep your money separate, you still need to adjust the family's overall consumption to your total budget.





FINANCIAL RULES

The more familiar you are with your partner's financial situation and financial goals, the easier it is to plan your future and dreams together. If you discuss the matter together, you will find the best ways to manage your family's finances. And if your circumstances and life situations change, you should reassess those ways and change them if necessary. Too often, we only talk about money too late, when it becomes a problem.

Tool for discussion

- How did your family approach money in your childhood?
- How does money make you feel?
- What kind of money user are you?
- What does money mean to you?
- What kinds of failures and successes have you had financially?
- What kinds of things do you want to spend money on?
- Which kinds of things you don't want to spend on?
- What kinds of dreams do you have? What kinds of shared dreams do we have?
- What kind of financial future do we want to build for our children?
- Which kinds of things do you consider important in our shared household?
- What kinds of things don't you like?
- What are our rules for using money?
- How do we handle housing costs and shared bills?
- What kinds of things make you feel secure? Which kinds of things distress you?
- Do you regret something financially?

