

Chapter 11

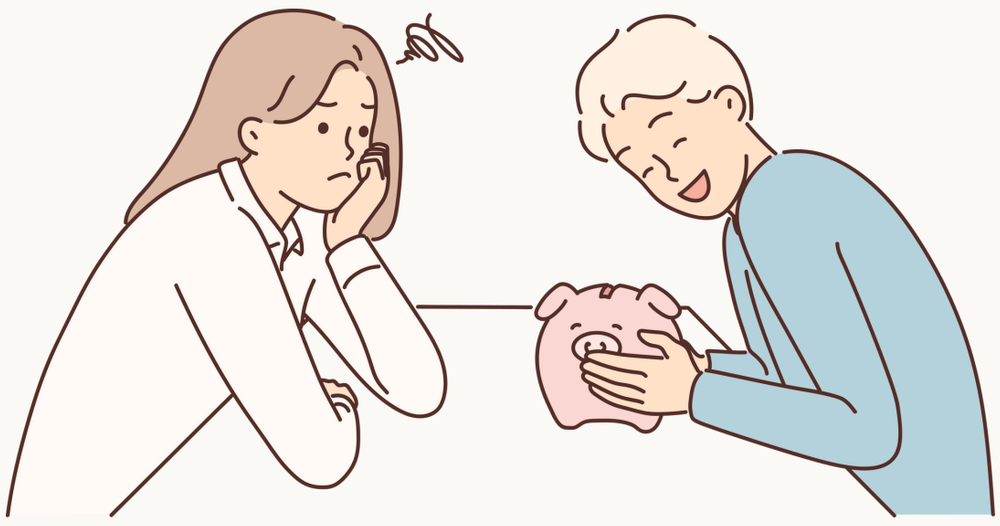
How to Talk to Your Partner About Money

The main thing to remember is that most matters concerning money in a relationship are not really about money at all.

CHOOSE A PARTNER WISELY

After college, settling down with a partner might feel like something for way later—but the truth is, who you choose to build a life with can seriously impact your financial future. In *The Millionaire Next Door*, the authors found that a lot of wealthy people credit their success to having a partner who's on the same page financially—someone who's responsible, goal-oriented, and not out here blowing the budget on every little thing.

The reality is, even if you're earning good money, being with someone who's reckless with spending or avoids financial responsibility can hold you back. Money alignment matters. If one of you is trying to budget and invest while the other is racking up credit card debt on impulse buys, it's not just frustrating—it can sabotage your goals.



That's why it's smart to start having money conversations early on. Chances are, you both come from different financial backgrounds. You don't need to bust out spreadsheets on the first date, but asking questions like "How do you feel about debt?" or "Do you like to save or spend?" can tell you a lot about your future mate.

Even if you know this relationship won't be as serious, getting some practice asking money questions can make it easier for when the next one gets serious.

And let’s be clear: you are not your partner’s financial babysitter. You shouldn’t have to nag someone to pay bills on time, stick to a budget, or stop making reckless money moves. That’s not love, that’s unpaid emotional labor. You deserve a relationship built on mutual respect and shared responsibility—not one where you’re mothering a grown adult. Sorry, but not sorry!

Never forget: your financial well-being should never be dependent on a man. Build your own knowledge, protect your independence, and choose a partner who adds value—not baggage.

At the end of the day, finding someone who shares your money mindset helps you build a strong relationship and a solid future. You’re not just looking for chemistry—you’re looking for a teammate. Trust me on this because when the kids come, the money conversations get harder.

Build your foundation before you split it with anyone!

DINK LIFE

Let’s talk about DINK life—short for Dual Income, No Kids. If you and your partner are both working and don’t have kids (yet or ever), you’re in a unique position to build a rock-solid financial foundation. With two incomes and fewer responsibilities, this season of life can be a major wealth-building opportunity—if you use it wisely.

Instead of falling into the trap of lifestyle inflation (hello, luxury brunches and weekend getaways every month), this is your chance to knock out debt, stack up savings, invest aggressively, and build your emergency fund. You can experiment with side hustles, level up your careers, or even save for a future home or business. The freedom and flexibility that come with being DINK give you more control over your time, energy, and money—and that’s powerful.

So don’t just coast through it.
Be intentional. Set shared money goals, automate your savings and investments, and avoid the “we’ll figure it out later” trap. This phase can set the tone for the rest of your financial life—so make it count.



10 MONEY QUESTIONS TO ASK EACH OTHER

1. What was money like growing up for you? (This helps reveal deep-rooted money beliefs and habits.)
2. Are you more of a saver or a spender? (And how do you feel about the opposite?)
3. How do you handle debt? (Do you avoid it, use it strategically, or carry balances?)
4. What are your short-term and long-term financial goals? (Think vacations, home ownership, retirement, etc.)
5. What does financial security look like to you? (Everyone defines "enough" differently.)
6. Do you budget? If so, how? (Are you detailed, more flexible, or avoid it altogether?)
7. How do you feel about combining finances vs. keeping things separate? (There's no one right answer, but it's crucial to discuss.)
8. Do you have any financial obligations I should know about? (Child support, helping family, student loans, etc.)
9. What are your spending priorities? (What do you believe is worth splurging on vs. cutting back?)
10. How do you handle financial stress or unexpected expenses? (Do you freeze, go into problem-solving mode, or panic?)