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The 15-Minute Must-Have Chat

Before Marriage or Moving In

Let's Be Real—Even Long-Term Couples Avoid “The Talk”

You could be living together or dating for years and still not have had an honest conversation about money. But here's the truth: finances are one of the leading causes of breakups. The best thing you and your partner can do is sit down and talk openly about what you have, what you owe, your goals, your dreams, and how each of you views money.

Remember, you both come from different families and backgrounds. You may be surprised by how differently people see the world financially. One partner might have wealth but be frugal or fiercely private about their finances. Another might have modest means but a generous heart.

The bottom line? You can't make assumptions—but you can have the conversation!

Take 15 Minutes Together. Answer Honestly.

1. What assets or debts are we each bringing into the relationship?
2. Are we combining finances? If so, how? We will contribute all our income to a joint account or keep things separate or a mix of both?
3. If one of us earns significantly more, how will we handle shared expenses?
4. Do we plan to buy property together? Whose name will be on the title?
5. If we break up, how should we divide joint purchases or bank accounts?
6. Do either of us have family obligations (parents, kids, siblings) that we're financially supporting?
7. Do we have a plan if one of us becomes seriously ill or disabled?
8. Are our wills and beneficiaries up to date?
9. Do we need a prenup, postnup, or cohabitation agreement?
10. Are we on the same page about long-term planning, like marriage, children, and care for loved ones? How about vacations, long-term investments, and retirement plans?

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