# 40 Financial Conversation Starters

1. What is your personal relationship with money? *If you do not know, learn at moneyhabitudes.com.*
2. How did your family talk about money in your home growing up?
3. What did your family prioritize spending money on growing up?
4. As a child, to your knowledge, was your family financially secure?
5. Did your family financially support you after high school as a young adult or during college?
6. Will your family financially support you during wedding planning?
7. How will we pay for our wedding and honeymoon?
8. What are your current financial goals?
9. Do you currently have a budget, and if so, are you good at budgeting?
10. Do we want to create a budget?

11. Do we want to have joint or separate bank accounts?
12. Will we consider the money we earn from our jobs our shared money?
13. How will we divide expenses?
14. What do you consider a financial need versus a financial want?
15. What amount of money are we comfortable spending before alerting each other first?
16. What percentage of money do we want to save?
17. What percentage of money do we want to give?
18. Do we only want to give money to our church, or do we want to give money to other worthy causes or organizations?
19. Will we approach financial management from a biblical perspective?
20. Are we comfortable with debt, and if so, how much debt are we comfortable with?
21. Do you currently have any debt (credit cards, student loans, car loans, etc.), and if so, how are you planning to pay it off?

22. Are we comfortable having credit cards, and if so, what do we plan on using them for?
23. Are we comfortable financing for major purchases (schooling, cars, a home, etc.)?
24. Initially, do we want to rent an apartment or home, or do we want to buy a home?
25. Initially, what are we saving for—an emergency fund, a down payment for a home, a car, retirement, etc.?
26. Initially, are we comfortable renting while we pay off debt (credit cards, student loans, car loans, etc.)?
27. Do you have any savings or inheritance you are bringing into marriage?
28. How do you think our viewpoint of money in our current season of life will change in the next five years?
29. Do you believe the money we earn in our lifetime is ours to spend, or do we want to save money to financially support our children and grandchildren?
30. Do you plan on wanting to go back to school in the future —how will this affect how we save and spend money?

31. Are we waiting to expand our family until we save a specific amount of money, and if so, what is that amount?
32. If we cannot have our own children, do we want to adopt or explore other medical options—how will this affect how we save and spend money?
33. Do you want to be a stay-at-home mom or dad—how will this affect how we save and spend money?
34. Do we both want to be working parents—how will childcare affect how we save and spend money?
35. Are we comfortable taking financial risks, and if so, what kind?
36. Do you have a financial advisor, and if so, do we want to use the same financial advisor or choose a new one?
37. How do you feel about lending money to friends or family?
38. What is your credit score?
39. Is money stressful to you, and if so, how can I support you when we have financial conversations?
40. Do you have any financial fears or concerns, and if so, how can I support you in addressing them?