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Managing Your Financial Life

Talking to your partner
about money when
you're the primary earner.





Close to 40%
of wives in high-net-worth
families are equal or
primary income earners.¹

¹ Insights on Wealth and Worth, US Trust, 2017.

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Talking With Your Partner About Money

When discussing financial decisions, couples who are strategic, instead of reactive, have more success.²

Yet, communicating effectively about overall financial goals and roles isn't always easy, especially when one partner is the primary earner who also shoulders a majority of household money management duties.

This kind of imbalance may lead to relationship stress. Research shows that emotional or stress-based decisions put couples at a financial disadvantage – they're less likely to make progress on their goals.³

That's why it's so important to make sure you and your spouse are on the same page about overall objectives and roles. Enlisting a trusted financial professional to assist in creating a comprehensive financial plan is also helpful.

Sharing more of the financial burden in this way can create a unified team – one in which everyone is working toward the same goals.

Here are a few ways to get these conversations started and keep them going.



Women who earn the majority of their household's income are typically responsible for:

75% of money management duties, such as bill paying and tax returns

90% of long-term financial planning, such as saving for college and retirement⁴

² Financial Decision Making in Couples, MetLife Foundation and Irrational Labs, January 2015.

³ Dating and Money Survey, TheCashlorette.com (a Bankrate.com company), July 2017.

⁴ Women of Wealth: What Do Breadwinner Women Want? Family Wealth Advisors Council, 2015.

5 Ways to Engage

Try incorporating the following tips into your next financial conversation with your spouse.

01

Make it a business meeting.

Talking about family finances can be difficult at times. In fact, one recent survey reveals that almost half of all U.S. couples who are married or living with a partner fight about money.⁵ One tactic: Treat the conversation as a business discussion, and create the agenda together.

02

Discuss your money mindsets.

Was money tight when you were growing up? Are you more worried about day-to-day spending or long-term saving? What's your risk tolerance for short-term investing? Talking about how each of you feel about money and your most vivid money memories can help you understand each other's financial "personality."

03

Take a collaborative approach.

Each spouse contributes to household finances in some way. Clarifying and acknowledging those contributions helps create an equal balance of power. This helps set the foundation for shared decision-making.

04

Talk about your financial goals.

Whether you want to travel in retirement, put your kids through college debt free, or leave a sizable donation to a favorite charity, setting clear, collective goals will help focus financial planning needs.

05

Aim for full disclosure.

When it comes to talking about money with your spouse, don't hold anything back, and encourage him or her to do the same. A lack of information can lead to a disconnect in terms of working toward the same goals.



1 in 20 adults has at least one credit card or bank account that their spouse doesn't know about.⁶

⁵ Dating and Money Survey, TheCashlorette.com (a Bankrate.com company), July 2017.

⁶ CreditCards.com Survey, January 2016.

Important Money Conversations

For many married couples, setting an everyday budget tends to dominate discussions about money. In some cases, important topics may be overlooked.

Are you and your spouse also discussing and sharing information about these vital issues?

- ☐ Retirement planning
- ☐ Paying for college
- ☐ Insurance coverage
- ☐ Access to financial information
- ☐ Beneficiary designations
- ☐ Strategies for charitable giving
- ☐ Tax and estate planning
- ☐ Employee benefit coordination
- ☐ Caring for aging parents

Depending on your personal situation and shared priorities, your financial professional can provide helpful direction and targeted solutions as you work through these conversations.

Ready for More?

Having important conversations about money with your spouse and your financial professional are important steps to a more manageable financial life.

These collaborative discussions will help form a solid team – one that's dedicated to sharing the planning and responsibility for moving your family's financial goals forward.

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