

24 *Financial Questions for Newlyweds* | SouthernSavers.com

1. How did your family approach money when you were growing up? Do you see any ways it has affected you as an adult?
2. Do you consider yourself a spender or a saver? If you are both one or the other, talk about how you might have to set some parameters. If you are opposites, discuss how you will handle potential conflict.
3. What kind of debt do you have, if any?
4. Do you have credit cards? If so, do you carry a balance?
5. Do you have any retirement accounts?
6. Do you have life insurance?
7. What checking and savings accounts do you have?
8. What is your current credit score? Do you have a recent credit report?
9. Will you have a joint bank account?
10. Who will handle paying the bills?
11. How do you feel about borrowing money from a family or friend? If you are both open to it, what boundaries will you have?
12. Will you set up a budget, and if so, will you do it on your own or use a software program or app?
13. Will you plan to tithe or give away some of your income?
14. At what dollar amount do you need to check in with each other about a purchase?
15. Will you each get an amount of “fun money” each month that can be spent without consulting your spouse?
16. What do you consider essential / non-essential aspects of your spending?
17. What are our short-term financial goals?
18. Do you plan to have children? If so, what is your timeline and what expectations will you have for whether they will be home with one spouse, in daycare, etc.?
19. Will both of you work—full time, part time?
20. If you have debt, what is your plan to pay it off?
21. How often will we sit down and look at our finances?
22. How much money do you want to have in your emergency fund?
23. How much do you need to be putting aside for retirement?
24. Are there any large purchases you could start saving up for now that you won't need for a while?