

Marriage & Family

Money Talk Tips

Here are some tips that will help you effectively manage your money together:

1. Set aside a regular time each month to discuss money issues (your budget, planned expenses, debt-reduction plans). By having a regular meeting, you'll spend less time overall and may avoid problems since you've set aside time to work together.
2. Talk regularly about ways to manage your money more effectively.
3. Use a team approach. Respect each other's differences, and work toward decisions both of you agree with.
4. Keep each other up to date on all personal assets and debts.
5. Discuss and come to agreements about how to use any extra money (such as tax refunds).
6. Write short and long-range financial goals together.
7. As you set financial goals, remember to be realistic, specific, and flexible.
8. Remember to use positive communication skills when discussing money. Avoid language that will put your spouse on the defensive, such as criticizing, ridiculing, or demanding.

Material comes from the *Alabama Marriage Handbook*, 20.

[Church of Christ Sermons Online: Copyright © Dr. Justin Imel](#)