

30 Financial Questions to Ask Your Partner

- 1) Are you a saver or a spender?
- 2) Do you have any outstanding debts? How much?
- 3) What is your plan to pay off any debts?
- 4) What amount of savings do you have?
- 5) What other financial assets do you have?
- 6) Do you pay off your credit card every month or carry a balance?
- 7) What is your approach to investing and what are your investing goals?
- 8) What percentage of your income do you save or want to save each month/year?
- 9) What is your credit score?
- 10) Do you keep a budget or track of your income and expenses?
- 11) Where do you see yourself and us financially in 5, 10, and 20 years?
- 12) What's the most expensive non-essential item you have purchased?
- 13) What are the smartest and dumbest things you have done financially?
- 14) Do you have a retirement plan (e.g., 401(k), IRA, savings) in place?

- 15) Should we have a joint account, keep our money separate, or use a combination of the two?
- 16) How should we pay for joint expenses such as groceries and utilities?
- 17) At what amount should I consult with you before making a purchase?
- 18) Will we be a one-income or two-income family when we have children?
- 19) How many children do you want to have?
- 20) Do you plan to pay for daycare and private schooling for our children?
- 21) Do you want to pay for our children's college and graduate education?
- 22) How often do you want to go and what amount should we spend on vacation?
- 23) Do you plan to return to school?
- 24) If one of us loses a job, would you be willing to do other jobs or cut back on spending?
- 25) If you came into some money such as an inheritance, what would you do with it?
- 26) What example did your parents provide for you regarding finances?
- 27) Do you expect to care for your parents financially and physically as they age?
- 28) Would you be willing to see a financial counselor if we needed one?
- 29) Should we get a prenuptial agreement?
- 30) What are your thoughts on alimony and child support if we ever divorce?