



## Managing Marriage and Money

# Communication Style Exercise

Discover your communication styles and explore how you can each feel more comfortable and productive when talking about your personal finances.

### Step 1

Please circle the communication preferences you would like your spouse to be aware of and remember. Only circle the ones that strongly apply to you.

- Encourage my input
- Remember my need for control
- Allow me time to process my response
- Use logic, summaries and key points
- Slow down the pace of communication
- Use graphics and verbal communications
- Be an active listener
- Give direct answers; get to the point
- Remember my need to analyze
- Soften the tone of communication
- Look for ways to minimize the risks
- Expect me to ask you to provide facts

### Step 2

Think about how you would explain what you mean with each selection. What is difficult, what could be better, and what changes you would like to see?

### Step 3

Try to complete a simple statement for your spouse.

When we talk about our finances please remember my tendency to \_\_\_\_\_, and my need for \_\_\_\_\_."

# Financial Agreements Worksheet

## Step 1

Indicate your assessment of how well you as a couple agree on the money topics in the chart below.

| Topic                             | Agree | Not Sure | Disagree |
|-----------------------------------|-------|----------|----------|
| Monthly saving                    |       |          |          |
| Fixed monthly expenses            |       |          |          |
| Retirement savings                |       |          |          |
| Education saving/expenses         |       |          |          |
| Monthly joint entertainment       |       |          |          |
| Children allowances               |       |          |          |
| Vacations                         |       |          |          |
| Discretionary individual spending |       |          |          |
| Financial help for adult children |       |          |          |
| Financial help for family members |       |          |          |
| Charitable giving/tithing         |       |          |          |

## Step 2

Combine your responses in Step 1. List what is working well, what you agree on now, the topics that need clarity and where you need to make a course correction.

Areas I think we agree upon: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Topics we should talk about: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Topics we need to find ways to agree upon: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Step 3

As you make agreements, make sure you can both answer the four questions that support successful agreements.

1. What are we agreeing to do?
2. How will we put this agreement into action?
3. How should we establish accountability to each other?
4. What difference will it make in our life if we are successful with this agreement?

## Our Agreements Worksheet

### Communication Agreements

### Shared Money Beliefs

## Financial Agreements

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