



## Getting to Know You

Outlined here are dozens of questions to help you begin your financial lives together. Many of the questions seem obvious and you think you know the answer - but you might be surprised at what you learn by asking the question and letting your fiancé or spouse answer. The important thing is to never ever interrupt their answer. Your first questions should be "What's important about money to you?" The only response you should have is "What's important about [name the response] to you?" You can then speak and reply to the same questions only after they have completed the exercise. It is ok to get a response, "I'm not sure", but ask them to just talk through it to see if they can come up with an answer. There is never an incorrect answer and you always have the right to change your answer.

### History

1. What is your earliest memory about money?
2. What did you do with your allowance or the money you earned?
3. Was money a big factor when you were growing up?
4. What was your first job and how did you get it?
5. When it comes to money, how are you like your parents? How are you different?
6. Who influenced you most about your views on money?
7. How was money treated when you were growing up? How has that influenced your financial decisions?
8. Describe your best and worst experiences with money.
9. If you could "hit the reset button" on any financial decision, what would it be?
10. Have you had any financial emergencies in the last few years?
11. How have you used debt in the past? Do you have any current debt & what is it?

### Career

1. Why did you choose the job or career you currently have?
2. What job or career would you like to have in the future?
3. What do you think is crucial to success at work?
4. How did your parents influence your career choice?
5. Have you had any major turning points in your career?
6. Is there anything happening in your career that could impact your financial situation?
7. If you didn't have to work anymore, what would you do?

### You & Me

1. In what ways do you think we are similar?
2. Other than me, who are the most important people in your life?
3. Is there anywhere else you would like to live? If so, why?
4. What are 5 things you couldn't do without?
5. What was the worst thing you went through with your family?



### The Future

1. What is the “big check” you’re likely to write or likely to deposit?
2. Do you feel that you’re on track this year to have enough money for future expenses?
3. What’s going on in your life right now that could impact our financial future?
4. Where is your “Achilles heel” with respect to your finances and investments?
5. How do you propose we divide the financial duties?
  - a. Will we operate from one checkbook or three?
6. Who should be considered in our financial plans?
  - a. Family?
  - b. Current or future children?
  - c. Friends?
  - d. Charities?

### Goals

1. How much will we pay ourselves before spending money?
2. If you could earn a “play check”, getting paid for something you really want to do, or something you really believe in, what would it be?
3. It’s 10:00 am on Wednesday morning. You’re 65-years old. What are you doing?
4. Describe one excess that has the “Jones’ ” wanting to keep up with you?
5. What financial aspirations do you have?

### Principles

1. What do you need from me to have confidence in our financial decisions?
2. On a scale from 0 to 10, how much confidence do you have in your ability to make financial decisions?
3. Are there investments you would avoid as a matter of principle?
4. Who do you rely on for financial advice?
5. Who do you admire most in the way they handle money? Why?
6. What constitutes a major purchase?

### BUDGET

1. What are your financial Assets?
2. What are you Financial Liabilities?
3. What will be the first thing we cut from our budget?
4. For the next 12 months, are you willing to develop & review cash flow monthly with me, so that we stay on track?

### Before you buy

1. Can we afford this without borrowing money?
2. What else would be more aligned with our values?
3. Will we be happy with this purchase in a year?
4. Who are we trying to impress?
5. Should I consult my spouse first?

*Expect an argument about money 2 ½ weeks to 2 months after the wedding*