

Money Talks: How spender/saver couples can get on the same financial page

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When one partner spends freely and the other prefers socking away money, that clash can put a strain on the relationship—and the family budget. Here’s how to talk through your different approaches.

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We all know couples who prove that old axiom “opposites attract.” But when it comes to dueling money personalities, the union of a spender and a saver can pose challenges to your finances, not just your relationship, making it harder to budget and save and reach your long-term financial goals.

Nearly [four in 10 adults](#) who are in a marriage or partnership have kept a financial secret from their partner, and one of the most common ones is spending more money than their partner would approve of. That’s not a recipe for a successful long-term relationship — or financial plan.

A better approach is to talk about your dueling approaches to money and find common ground. Here are tips from relationship and money experts for having that conversation:

Air your differences — calmly

Talking about money can be uncomfortable and difficult, especially if it’s a subject you didn’t grow up discussing. Rather than blaming your partner for making a money move you disagree with, explain how that decision made you feel and ask if they could share more about why they made that choice. Then actively listen to the answer.

“People don’t pay attention to how important listening is,” says Dorian Mintzer, a psychologist and co-author of *The Couple’s Retirement Puzzle: 10 Must-Have Conversations for Creating an Amazing New Life Together*. “Even if you don’t agree, hear what they’re saying and then share where you’re coming from. Often people can find ways to negotiate or compromise.”

If the conversation gets heated, take a break and pick it up again later when you’ve both cooled down.

Come up with common goals

A discussion of your dreams for the future tends to be a more positive, collaborative conversation than hashing out the here and now. If you’re both committed to [helping your children pay for college](#), for example, or retiring early, work backward and talk about the steps you’ll need to take together to reach those shared goals. Coming up with a plan for your long-term goals may help you get on the same page money-wise overall.

Develop a system that works for you

Some [couples merge their finances](#), some keep everything separate and some choose a hybrid approach. There’s no “right” path. The best method for you will depend on many factors, including how many shared expenses you have, whether you or your partner has other financial dependents, and your feelings about having financial control. The most important thing is making sure that both of you are comfortable with the arrangement.

If you opt not to fully merge your finances, you may want to come up with a system for shared expenses, such as splitting them proportionally based on each of your incomes. If you combine finances, you may opt to set a spending limit, with each of you agreeing to discuss any purchase that goes above that threshold.

Add an outsider to your conversation

Money disagreements can be among the most damaging to a relationship. About a third of Gen Z and millennials have broken up with a partner over money, according to a recent [survey by Intuit Credit Karma](#). A quarter of those in Gen X and 11 percent of Boomers have done the same.

Sometimes the best way to break through an impasse is to get professional help. If you’re looking for advice on the best money moves to reach your goals together, [a financial professional can help](#), but if you’re struggling to reconcile opposing values around money, you might want to meet with a financial therapist, who can help you focus on the emotional and behavioral drivers of your money choices.

“If a couple is having financial trouble in their relationship, I like to look at a deeper level about what that means,” says certified dating coach Damona Hoffman. “It could stem from them having different relationships with money, from household experiences with money when they were younger, or it could be a manifestation of power or control in the relationship.”

Keep talking as your relationship changes

Even if you’ve found common ground now, it’s important to continue thinking and talking about money together. Your relationship — with each other and with money — will likely change throughout your lives.

“I’ve seen people that made a deal at the beginning of the marriage, and then they’re 15 years in and they have kids, and they’re still sticking to the same deal, but one person doesn’t think it’s fair anymore,” says matrimonial law attorney Jaqueline Newman. “It’s important to check in every couple of years to make sure that whatever plan you made is still working.”

No matter how often you review your plan for reconciling your different financial styles, what’s most important is that you don’t shy away from these conversations, which at times may be uncomfortable. Acknowledge where you disagree, listen to your partner’s side and focus on your common financial goals. That way, you can get on the same page for spending and saving money — and that’s what’s most important.

Ready to start saving? Here are some [budgeting tips](#) and [savings options](#) to help you manage and grow your money.

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