

COUPLES ACTIVITY: CREATING A HEADS-UP PHRASE AND SAFE PAUSE SIGNAL

This activity will help you create your heads-up phrase and your safe pause signal together which strengthen trust and emotional safety. These shared signals represent your mutual agreement and become part of your communication foundation, something you can rely on when the conversations get tender or challenging. Think of this activity as building your own shared language for staying connected, ensuring that your conversation will remain safe and productive.

Step 1: Reflect Individually

Each of you, think about what helps you feel safe when entering a difficult conversation. Is it gentle language? A moment of warning? A calm environment? Write down a few words or phrases that would make you feel respected and at ease.

Step 2: Share and Brainstorm Together

Compare your notes. What do you both respond well to? Try out a few ideas out loud and notice how they sound. Do they feel natural? Supportive? Awkward? Keep going until you can say, “Yes, that one feels right.”

Step 3: Write It Down and Rehearse It

Once you agree, whether it’s a phrase, a gesture, or even a code word, write it here:

OUR HEADS-UP PHRASE:

OUR SAFE PAUSE SIGNAL:

Say them to each other a few times. Notice how it feels in your body. Does it lower your guard? If not, adjust it until it does.

Step 4: Use It When It Matters Most.

Start using your signal in real situations. Honor it when your partner uses it, even if it catches you off guard. Over time, this becomes a habit of respect and emotional safety, the foundation of all productive money conversations.

Once you've agreed on your signals, celebrate that win. This shared language is learning to balance between talking and listening. When you honor the signal, you're telling your partner, "You matter. I'm ready to hear you." It's such a loving and respectful way to honor each other and your relationship.

Now that you have a way to start your conversations safely, let's look at what a healthy money conversation sounds like and explore strategies if they go wrong.