

OPTIONAL: REFLECT AND SHARE (PARTNER DISCUSSION)

This partner discussion is designed to help couples talk through the emotional impact of financial secrecy, without blame or defensiveness, and create shared understanding. The goal of having a discussion is not to confess or accuse, but to understand your inner world behind your financial behavior. Be curious with yourself and your partner.

Instructions: Taking what you wrote in the previous journaling activity, when you both feel ready, share only what feels safe to share. Allow your partner to speak without interrupting or correcting.

If needed, use the phrases below to keep the conversation constructive:

1. “Something that surprised me while I was journaling was...”
2. “One emotion I noticed showing up was...”
3. “I think the reason I held back was that I didn’t feel...”

If at any point you feel doing this level of inner work and feeling safe enough to share it with your partner is too overwhelming, you may need professional assistance with that part. Consider working with a financial therapist, counselor, coach, or mediator. Find someone trained to help couples repair trust with an emphasis on financial transparency.

So, how do we move past fear, societal conditioning, and emotional baggage to a place of financial intimacy? You guessed it, by having a healthy, constructive conversation about money!

Let’s get started!