

The Money Meeting Template for Married Couples

A calm monthly money meeting template for husbands and wives to review income, bills, debt, savings, giving, spending, and decisions without secrecy or blame.

A guided monthly structure for talking about money without blame, secrecy, panic, or control.

Why Money Conversations Get So Tense

Money is rarely only math. It touches safety, freedom, respect, fear, family history, generosity, and trust. One spouse may see spending as relief. The other may see it as danger. One may avoid details because numbers feel overwhelming. The other may become controlling because uncertainty feels unsafe.

A monthly money meeting gives the marriage a rhythm before tension becomes accusation.

Meeting Rules

- No financial surprises if they can be avoided.
- No shaming past mistakes during a planning conversation.
- No secret accounts, hidden debt, or hidden spending.
- No major decision without shared understanding.
- One decision at a time.

The goal is not for one spouse to win control. The goal is for husband and wife to steward the household with honesty and unity.

Section 1: Start With the Household Vision

Before numbers, answer:

1. What are we trying to build financially?
2. What pressure are we feeling right now?
3. What value do we want our money to reflect this month?
4. Where do we need more discipline, generosity, patience, or courage?

This month, we want our money to support:

- Stability
- Debt reduction
- Saving
- Giving
- Hospitality
- Rest
- Family needs
- Long-term goals

Circle or write your top two.

Section 2: Income Review

List all expected income this month:

- Paycheck/income 1:
- Paycheck/income 2:
- Side income:
- Other:
- Total expected income:

Ask:

- Is any income uncertain?
- Do we need to adjust expectations?
- Are we depending on money that is not guaranteed?

Section 3: Bills and Required Expenses

List fixed expenses:

- Housing:
- Utilities:
- Insurance:
- Phone/internet:
- Transportation:
- Childcare/school:
- Minimum debt payments:
- Subscriptions:
- Other:

Ask:

- Is anything increasing?
- Is anything unnecessary?
- Is anything late or at risk?

Section 4: Debt and Savings

Debt check:

- Total debt balances:
- Minimum payments:
- Extra payment target:
- Debt we are focusing on:

Savings check:

- Emergency fund balance:
- Short-term savings goal:
- Long-term savings goal:
- Amount to save this month:

Ask:

1. What is the wisest next step: save, pay debt, or stabilize cash flow?
2. Are we making decisions from fear, impulse, or wisdom?

3. What would help us feel more unified?

Section 5: Giving and Generosity

Discuss:

- Giving commitments:
- Church/charity support:
- Family help:
- Hospitality:
- Unexpected needs:

Ask:

- Are we giving with unity, resentment, or avoidance?
- Do we need a clear monthly generosity amount?
- Are there boundaries needed around helping others?

Section 6: Personal Spending

Personal spending needs clarity so it does not become secrecy or policing.

Agree on:

- Husband personal spending amount:
- Wife personal spending amount:
- What counts as personal spending:
- What requires discussion first:

Use this sentence:

We are not asking for permission like children. We are creating clarity as husband and wife so money does not become hidden or weaponized.

Section 7: Upcoming Expenses

List expected expenses in the next 90 days:

- Car/home repairs:
- Medical/dental:

- School/kids:
- Travel:
- Gifts/holidays:
- Clothing:
- Annual subscriptions:
- Taxes:
- Other:

Decision needed now:

We will prepare for ____ by ____.

Section 8: One Money Decision

Do not end with vague concern. End with one decision.

This month we agree to:

- Spend no more than ____ on ____.
- Save ____ toward ____.
- Pay ____ toward ____.
- Cancel or reduce ____.
- Discuss purchases over ____ before buying.
- Review spending every ____.

Repair Question

If money has caused hurt, ask:

1. Have I hidden, minimized, or controlled anything financially?
2. Have I shamed you instead of solving the issue with you?
3. Have I avoided money and left you carrying the stress alone?
4. What repair do we need around money trust?

Repair script:

I am sorry for how I handled _____. I understand it affected you by _____. This

month I will ____.

Closing Commitment

We will talk about money with honesty, maturity, and unity. We will not use money to control, hide, punish, or avoid. We will steward the household together.

Educational note: This resource is for marriage education and reflection. It is not a substitute for licensed counseling, legal advice, medical advice, crisis intervention, or emergency support. If you are unsafe, seek local emergency help immediately.