

Top Money Starter Conversations

For many Australian couples, financial worries are the first turn on a oneway road to splitsville.

Don't let money matters get between you and your loved one.

The Pineapple Project says that conversation is key to enjoying a strong financial future.

Grab your partner and use this guide to kickstart things.

- **If you won the lotto today, what would be the first 3 things you would do with it?**
What you're looking for – do you have similar priorities? What value do you put on money that's given, not earned?
- **Which word best describes your money habits – are you a spender, saver or sharer?**
Do you have similar money values and goals?
- **How did your parents behave around money? Were they savers or spenders?**
Our money habits are largely influenced by our childhood experiences
- **Do we have equal say on how we use our money, no matter who earns more?**
Just check you're on the same page around who controls the money and household expenses
- **How do you prioritise spending? What's more important – travel, education expenses, furniture, buying a house etc?**
Do you share similar values around spending?
- **Should we have shared bank accounts? What expenses are shared, or individual?**
Are you happy with the suggested arrangements?
- **What are our retirement goals? How much do we need to live on?**
Think about how long you'll need to work for and whether it's full-time
- **If a friend or family member asks to borrow money... I would... Discuss.**
Um, you want to know what to say if your brother-in-law comes knocking...
- **What is 'too much' to spend without checking with your partner?**
It can be useful to set a limit where any higher you need to tell your partner
- **What does being financially 'comfortable' look like to you?**
Does it mean having enough to cover bills or having no mortgage?
- **If one of us isn't earning (perhaps raising children, unemployed or unwell) will the other pay super for the non-earner?**
What happens if one of us has a break from work?
- **Kids should have pocket money without doing any chores. Discuss.**
How do you plan to teach your kids about money

Another helpful thing from The Pineapple Project; the podcast that makes you better at money
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