FINANCIAL GOALS

Financial Boundaries Workbook

Templates and frameworks for getting on the same page about money, spending, saving, and financial decision-making.

Boundary Agreement Resource Library
Dr. Hines Inc. | boundaryagreement.com

Money Is Never Just About Money

When couples fight about money, they are almost never fighting about money. They are fighting about **security, control, freedom, trust, and values.** A disagreement about a $200 purchase is rarely about $200. It is about what that $200 represents.

This workbook helps you get on the same page. Not by making a budget (you can do that yourself). But by understanding what money **means** to each of you and building boundaries around how financial decisions get made.

Your Money Story

Everyone has a money story. It was written in childhood by watching your parents, experiencing scarcity or abundance, and absorbing beliefs about what money means. Your partner has a different story. Neither is wrong. Both are real.

EXERCISE: Unpack Your Money Story

Answer these individually first, then share with your partner.

Growing up, money in my house was...

My parents fought about money when...

The first time I felt financial stress was...

Money makes me feel safe when...

I feel anxious about money when...

I think my partner's relationship with money is...

The 5 Financial Boundaries Every Couple Needs

1. The Spending Threshold

Agree on a dollar amount above which neither partner makes a purchase without discussing it first. This is not about permission. It is about partnership.

> **Our spending threshold is: $________. Any purchase above this amount requires a conversation first.**

2. The Bill Ownership

Who pays what? How are shared expenses divided? This needs to be explicit, not assumed. Write it down.

> **List every monthly bill and who owns it:**

3. The Savings Target

What percentage of income goes to savings? What are you saving for? A shared savings goal creates shared motivation.

> **Our savings target is ___% of monthly income. We are saving for:**

4. The Debt Transparency

Full disclosure. Student loans, credit cards, medical debt, everything. You cannot build a financial future on hidden debt. This conversation is hard. Have it anyway.

Total household debt: $________. Our plan to address it:

5. The Fun Money

Each person gets a set amount to spend however they want, no questions asked. This eliminates the feeling of needing permission and reduces resentment.

Each person's monthly fun money budget: $________

The Monthly Money Meeting

Schedule a monthly meeting specifically for finances. Same day each month. 30-45 minutes. No kids, no distractions. Here is your agenda:

1. Review last month's spending against your budget

2. Celebrate one financial win from the past month

3. Discuss any upcoming large expenses

4. Check savings progress toward your shared goal

5. Each person raises one financial concern or question

6. Set one specific financial goal for the next month

PRO TIP: The monthly money meeting works best when it ends with something positive. Go get coffee after. Celebrate progress, even small progress.