Financial Conversations Every Engaged Couple Should Have Before the Wedding

Kingdom Family Ministry | Marriage & Finances | Engaged Couples Checklist

■ Complete this checklist together before the wedding — ideally during premarital counseling or a dedicated conversation. Check off topics you have fully discussed. Circle anything that still needs a deeper conversation. Financial conflict is the leading cause of divorce. The couples who talk about money before marriage are far better prepared for the ones that come after.

■ START WITH FULL DISCLOSURE

- ■ We have each shared our full income — salary, side income, and any other sources.
- ■ We have each shared every debt we are carrying.
  Student loans, car loans, credit cards, medical bills, personal loans, child support.
- ■ We have each shared our credit scores and reviewed our credit reports together.
  Free at AnnualCreditReport.com — one per bureau per year.
- ■ We have talked about our spending habits honestly — including problem areas.
  Overspending, shopping habits, gambling, impulsive purchases.
- ■ We have shared our financial histories — including past mistakes or hardships.
  Bankruptcy, repossession, collections. No secrets going into marriage.

■ ACCOUNTS & EVERYDAY MONEY

- ■ We have decided whether to combine finances, keep separate accounts, or do both.
  Joint for shared expenses + individual accounts is a common approach.
- ■ We have decided who will manage the monthly bills and budget.
  Revisit this arrangement annually — life circumstances change.
- ■ We have agreed on a monthly budget for our first year of marriage.
  Include rent/mortgage, utilities, groceries, transportation, savings, and fun money.
- ■ We have agreed on a 'spending threshold' — how much either partner can spend without checking in.
  Common range: $50–$200. Set an amount that works for your income level.
- ■ We have discussed how we will handle financial disagreements.

■ DEBT BEFORE THE WEDDING

- ■ We have agreed on whether we are responsible for each other's pre-existing debt.
  Generally, debt brought into marriage stays with the individual who incurred it — but this varies by state.
- ■ We have a plan for how we will pay down debt together after the wedding.
- ■ We have agreed not to take on new debt before the wedding without discussing it first.
- ■ We understand how each other's debt could affect our ability to rent, buy a home, or borrow together.

■ GOALS & BIG DECISIONS

- ■ We have agreed on our financial goals for the first 1–2 years of marriage.
  Emergency fund, paying off debt, saving for a home, etc.
- ■ We have talked about whether and when we want to buy a home.
- ■ We have discussed how many children we want and roughly what that will cost.
  Childcare, education, medical — these are significant budget items.
- ■ We have discussed whether both partners plan to work, and what happens if one stops.
- ■ We have talked about giving — to church, charity, and family — and agreed on an approach.

- ■ We have discussed life insurance and whether we need it before or after the wedding.

■ MONEY VALUES & MINDSETS

- ■ We have each shared how money was handled in our family growing up.
  Our financial upbringing shapes how we spend, save, and argue about money.
- ■ We have identified whether one of us is a 'spender' and one is a 'saver' — and talked about it.
- ■ We have agreed on what financial security means to each of us.
  This answer is different for everyone — knowing each other's answer prevents conflict.
- ■ We have talked about our biggest financial fear going into marriage.
- ■ We have agreed to have a regular 'money date' after the wedding.
  Monthly, same day, same time — make it a standing appointment.

BEFORE THE WEDDING — OUR COMMITMENTS

The money conversation we most need to have:	Our first financial goal as a married couple:	Our wedding date:
______________________	______________________	______________________

■ **KFM Marriage Support Program** — Free counseling assistance for eligible couples in Montgomery County and North Harris County. **kingdomfamilyministry.org/marriagesupportprogram**

✥ FAITH & ENCOURAGEMENT

“Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?” — Luke 14:28 (NIV)

Jesus knew that preparation matters. Talking about money before marriage is not unromantic — it is one of the most loving things you can do for your future spouse. Every honest financial conversation you have before the wedding is a foundation brick for the life you are building together.

My Prayer / Reflection	**My Action Step This Week**
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