

# *Setting Financial Goals as a Couple*

## **Overview**

Worksheet to help you set financial goals with your partner.

- Your individual goals
- Your financial goals as a couple

When you and your partner have clearly defined, mutual financial goals you will be better able to manage your money and work on reaching those goals as a team. Use this worksheet to think about your goals both individually and as a couple. The first page asks you to list and prioritize your financial goals, the second page asks your partner to do the same. Use the final page to create a list of shared financial goals. You may not be able to tackle this worksheet all at once. Consider filling out the first two pages over a few days, and then choose a time when you can sit down together without distractions to talk about the third step, setting your financial goals as a couple.

## **Your individual goals**

Use the spaces on the next page to write down and prioritize your individual goals. Include short-term goals (things you can accomplish in weeks or months), intermediate goals (financial goals that could be accomplished in a few years, such as buying a new car or paying off credit card debt), and long-term goals (such as buying a house or saving enough to pay for your child's education).



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#### Prioritizing your goals

Now, list your financial goals in order of importance.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_

Give the following page of this worksheet to your partner.



**Your financial goals as a couple**

Using the lists you created individually as a starting point, work out a list of shared goals and prioritize them. Once you agree on a list, keep it someplace convenient. It's a good idea to revisit your financial goals on a regular basis, both to remind each other of what you're working toward and to make changes based on new circumstances.

The process of setting financial goals as a couple isn't easy. You and your partner may not agree on how to prioritize your goals or even what should be goals. But talking about your financial hopes and dreams can help you get on the same page financially and may even reduce the possibility of financial conflicts.

**Our financial goals**

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**Prioritizing our financial goals**

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6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_

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