

# MAKE A DATE TO TALK MONEY

Money conversations in our household used to be pretty stressful - something I always dreaded. Reframing them using these tactics eliminated so much drama.

## Time and place matters

You both need to be in the right headspace! Choose a calm moment and a neutral location. If one of you is in an off mood, the whole vibe changes. You're less receptive, more defensive and likely to perceive any remotely critical comments as a personal attack.

## Sweeten the deal

Bring along chocolate. Or wine. Whatever works for you. Something that makes it more of an occasion, something to enjoy, something good that you'll come to associate with money talk.

## Establish a no-shame, no-blame zone

Keep it a judgement-free zone. If there have been mistakes, if one of you has let the other down financially in the past ... this is not the time to drag all that up. Avoid the blame game at all costs.

Focus on the future, rather than looking backwards; express how important both of your input is. Getting ahead financially is a team effort and you're stronger together.