PLANNING / PLANNER

# Couples Budget Planner

Put shared income, expenses and agreed contributions on paper, then use a calm monthly review to adjust the plan.

5 pages | One monthly money conversation

## A good way to use this

1. Use monthly take-home amounts and current bills; estimates can be labeled and updated.
2. Decide which costs are shared before discussing contributions.
3. Compare planned with actual amounts after the month; never include passwords or account numbers.

## Inside your resource



This is a manual planning sheet, not investment, tax or debt advice. Choose arrangements that both people understand and accept. Ask a qualified professional about decisions needing individualized advice.

Print at Actual Size on US Letter, or Fit on A4. These are printable pages, not fillable forms. Write on paper or use your PDF reader's annotation tools. On a phone, the resource webpage offers a readable text version.

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# Start with what money means to you

Speak about your own experience rather than labeling one partner the spender or the saver. You can have different preferences and still make a clear plan.

EXAMPLE "Having a buffer helps me feel less anxious. I also want each of us to have some spending we can decide on without defending every purchase."

01 A money habit or worry I learned earlier in life is...

Partner A

Partner B

02 What helps a money conversation feel respectful to me?

Partner A

Partner B

03 One shared priority and one personal priority I want to make room for:

Partner A

Partner B

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# Our monthly planning sheet

Write amounts in your chosen currency. Keep shared and personal costs distinct, and do not count the same money twice. This sheet is completed by hand; it does not calculate totals.

| Income or allocation | Planned amount | Actual amount |
|---|---|---|
| Take-home income A | | |
| Take-home income B | | |
| Other available income | | |
| TOTAL AVAILABLE (A) | | |
| Housing + utilities | | |
| Food + household | | |
| Transport + care costs | | |
| Other bills / required payments | | |
| Agreed savings allocation | | |
| Agreed personal spending | | |
| TOTAL ALLOCATED (B) | | |
| REMAINDER (A minus B) | | |

If the remainder is negative, the plan allocates more than is available. Recheck the figures and discuss what can change; do not assume credit will fill the gap. For budgeting information, see consumerfinance.gov (search "Budgeting")..

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# Agree how shared costs will work

There is no automatic split that is fair for every couple. Talk about income, unpaid work, obligations and capacity. Record the arrangement you both understand and accept.

EXAMPLE "We will write our agreed contribution amounts beside each shared bill and review them if income or caregiving changes."

01 Which costs are shared, and how will each person contribute?

Our notes / the named person's response

02 Who will handle each payment and how will the other person stay informed?

Our notes / the named person's response

03 What kinds of new or changing costs need a conversation before commitment?

Our notes / the named person's response

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# Review the month without blame

A budget is a plan to revise with real information. Look for inaccurate estimates, irregular expenses and changing needs before judging someone's character.

EXAMPLE "Transport cost more than we expected. Next month we will use the actual amount as our estimate and discuss the upcoming trip separately."

01 Where did actual amounts differ from the plan, and why?

Our notes / the named person's response

02 Did the arrangement feel workable and fair to each person?

Our notes / the named person's response

03 One adjustment, one upcoming expense, and our next review date:

Our notes / the named person's response

**Keep a little time for each other.**

Give your money conversation a little breathing room. Try the Connected Couples App's daily question to spend a moment together on something beyond the monthly plan.

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