



What is a healthy financial relationship?

Building a healthy financial relationship starts like any healthy relationship – from the ground up, with a good solid foundation.

It needs mutual respect, a safe supportive environment, trust, equality, independence and regular communication.

When you start a new relationship, there will come a time when some costs are shared. This will look different for everyone.

Some couples manage their own money and just share costs. Others join some of their money, while others join all their money.

Every relationship is unique and there is no right or wrong. It's about finding what works for you both.

How to build money into your relationship:

- Develop and agree on a financial plan that benefits both people
- Respect different views and values around financial choices and decisions
- Value the non-financial contributions of the relationship and share the load in a way that works for you both
- Maintain some independence around any personal money and how you choose to manage it
- Understand and be in agreement about signing documents for joint lending
- Be open to negotiating life changes – including decisions around studying, changing jobs, your work hours or childcare

To make all this happen communication is key.

Financial challenges can sneak up on you and become stressful so it's important to talk about money regularly.



“The only way we got on top of our bills was when it became important to both of us, and we both focused on our joint goals”

Question: who pays when you're:

- **On a date** – food, drinks, activities, events and petrol
- **Going on vacation together** – accommodation, travel costs and food
- **Buying an item together** – a car, pet, house or furniture items
- **Moving in** – blending families, living costs and furnishings
- **Getting married** – venue, honeymoon and other costs

For more information or to find support visit: <https://toolkit.goodshepherd.org.nz/courses/healthy-financial-relationships-toolkit/>

Or call: **0800 466 370**

