



Couples Money Workbook

Two of you, one plan

General educational information, not financial or legal advice.

Fill this in together. There's no single right way.

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Money stories

Each answer on your own first, then compare. Listen more than you talk.

Question	Partner A	Partner B
How was money handled growing up?		
What does "enough" mean to you?		
What worries you most about money?		
What would you love in five years?		
Saver, spender, or a mix?		

Shared costs

Everything you pay for together, each month.

Cost	Monthly	Paid from	Due date
Rent or mortgage			
Utilities			
Internet and phones			
Groceries			
Insurance			
Car and transport			
Childcare / pets			
Subscriptions			
Shared savings			
Other			
Total			



How we'll split

Agree it together, and review it once a year.

Partner A take-home pay

Partner B take-home pay

Our method (50/50, by income, other)

Partner A pays each month

Partner B pays each month

Personal spending money, each

Our big-purchase amount

Shared goals

Goals you both want. Give each an amount and a date.

Goal	Amount	By when	Monthly	Started?
Emergency fund				☐
				☐
				☐
				☐
				☐
				☐

Money date agenda

Thirty minutes a month. Make it pleasant.

Agenda	Done
☐ Start with a win (5 min)	
☐ Look back at last month's shared spending (10 min)	
☐ Check progress on goals (5 min)	
☐ Look ahead: the next two months (5 min)	
☐ Agree one change to try (5 min)	

Our money date day each month

Our first date is on

Published by Rip & Ride LLC, 30 N Gould St Ste R, Sheridan, WY 82801. More at coinjarclub.com.