

Here are a few steps you can take to initiate financial discussions with your spouse and family members:

1. **Plan ahead and make a list of financial matters to discuss.** You want to make every moment of your conversation count. Collect any documents you may need (e.g., mortgage, loan and other financial papers).
2. **Practice the discussion.** If you're apprehensive about having it, consider sharing your list of discussion points with a trusted friend or confidant. Ask for guidance on how to conduct the discussion. Keep it focused and positive, and make it the most helpful for your spouse.
3. **Give your spouse a heads up.** Tell him or her about your desire to discuss some financial matters. Your spouse may need time to locate financial documents before you talk.
4. **Keep your emotions in check.** An approaching deployment or other family matters can be stressful enough, so try to keep emotions out of your financial discussions. You might consider having a trusted friend or confidant join your discussion to help moderate emotional issues.
5. **Ask your spouse for his or her opinion.** Then listen; stay focused on the family's financial situation, and try not to let the conversation stray into other areas.
6. **Suggest ways your spouse can get financial help.** Financial readiness resources are available through your Family Services or Support Centers.
7. **Discuss ways to manage costs.** Listen to ideas your spouse has for managing costs, then add your own.
8. **Recap at the end of the discussion.** Go over what you and your spouse are going to do after your conversation and express your encouragement.

Try to dedicate some time every week or every month to talk about spending, financial planning, savings goals or other money issues. When both spouses are aware of needs, goals and priorities, it becomes easier for one spouse to take over when the other is deployed or otherwise unavailable.

Featured Resource: Deployment Checklist

Deployments can stress family finances. Get organized, and talk with your spouse about money matters before you deploy.



Related Links

[Talk To Your Spouse About Money Action Plan](#)