

✦ *Financial Date Night* ✦

Ready to spend some intentional time together talking about money?

At first, it might sound intimidating—even uncomfortable. Money can be a taboo topic, one of those topics we’re rarely taught how to talk about openly, yet it quietly shapes so many parts of our lives and relationships.

This Financial Date Night activity is designed to gently guide you through that conversation. In a calm, intentional setting, you’ll explore each other’s deeper thoughts, beliefs, and experiences with money—without judgment or pressure. Instead of arguing over numbers, you’ll focus on understanding the “why” behind financial behaviors and decisions.

This isn’t just a worksheet—it’s a real date night. You’ll follow a simple plan that creates space away from kids, screens, and everyday stress so you can truly be present with each other. By learning one another’s money scripts and values, you’ll build empathy, strengthen teamwork, and feel more connected as partners—both emotionally and financially.

Set the Mood

The best discussions about finances happen when both partners are:

- well rested and focused
- not in crisis mode or overly stressed from their day
- without distractions (from children, screens, family/friends, etc.)
- relaxed in a calm environment
- sitting at a table, possibly with coffee or tea

DOS AND DON'TS

Do:

- Set the mood. A quiet space, like the kitchen table or a coffee shop, works well. Avoid places tied to other intimacies (like the bedroom). Put on some soft music, light a candle, bring out a couple snacks.
- Keep it time limited - 30-60 minutes is ideal.
- Allow each person to speak. Practice active listening.
- Check in regularly. Weekly or monthly meetings keep things on track.
- Set a dedicated time. Schedule it, put it on the calendar, make it a priority.
- Have a clear agenda. Decide on 1 - 3 topics in advance.
- Focus on curiosity, not judgment.
- Foster openness and vulnerability. Use this time to connect, not just problem solve.
- Show respect. Even when you disagree, maintain mutual respect.
- Use "I" Statements.
- Make physical contact. If it feels right, hold hands or sit close to one another.
- Recognize "orange flags". If emotions run high, take a break and return to the topic later.
- End on a positive note. Celebrate financial wins and progress, no matter how small it seems.

Don't:

- Drink alcohol during this discussion (recommended). We suggest opting for coffee or tea instead.
- Involve outside opinions. Avoid bringing in family or friends' advice mid-discussion. Your financial life is yours to navigate together.
- Use "Absolutes". Avoid using absolute statements, things like never, always, every time, everyone.
- Wait until a crisis. These conversations should be proactive, not reactive.

Financial Values

Below is a list of financial values. Take a few minutes for each of you to circle your top financial values on the list. Use separate copies or different color pen/marker.

Security & Stability:

- | | | |
|---|--|---|
| ☐ Financial security | ☐ Safety | ☐ Low-risk approach |
| ☐ Stability | ☐ Consistent income | ☐ Financial independence |
| ☐ Preparedness | ☐ Consistency | ☐ Predictability |

Adventure & Experiences:

- | | | |
|------------------------------------|---|--|
| ☐ Travel | ☐ Hobbies and recreation | ☐ Luxury |
| ☐ Adventure | ☐ New experiences | ☐ Personal Enrichment |
| ☐ Enjoyment | ☐ Spontaneity | |

Freedom & Flexibility:

- | | | |
|--|--|-------------------------------------|
| ☐ Independence | ☐ Passive income | ☐ Autonomy |
| ☐ Flexibility | ☐ Living below my means | ☐ Simplicity |
| ☐ Work-life balance | ☐ Minimalism | |

Generosity & Community:

- ☐ Generosity
- ☐ Community involvement
- ☐ Supporting family
- ☐ Philanthropy
- ☐ Charitable giving
- ☐ Ethical spending
- ☐ Environmental responsibility

Family & Relationships:

- ☐ Shared goals
- ☐ Providing for children
- ☐ Family legacy
- ☐ Supporting aging parents
- ☐ Quality time

Success & Achievement:

- ☐ Career growth
- ☐ Wealth-building
- ☐ Entrepreneurship
- ☐ Prestige
- ☐ Recognition
- ☐ Influence
- ☐ Continuous learning
- ☐ High-earning potential
- ☐ Financial self-sufficiency

Personal Growth & Well-Being:

- ☐ Education
- ☐ Health & wellness
- ☐ Creativity
- ☐ Personal development
- ☐ Spiritual fulfillment

Long-Term Planning & Legacy:

- ☐ Homeownership
- ☐ Retirement planning
- ☐ Leaving a financial legacy
- ☐ Estate planning
- ☐ Future generations

Other(s): _____

Financial values reflection

Narrow your values down to your top 3-5:

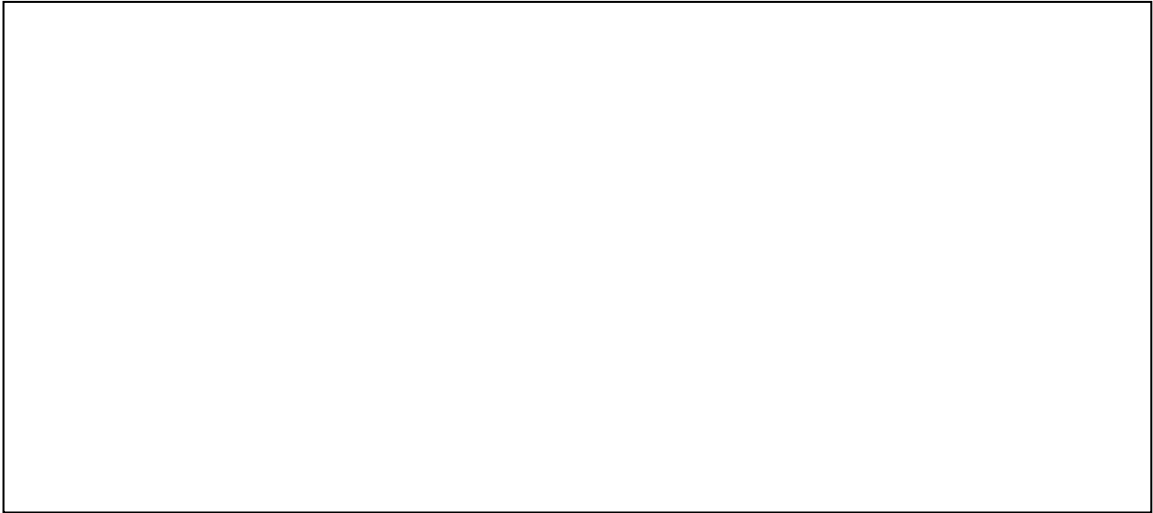


Individual reflection:

Consider each of these questions on your own:

-Where did these values come from – family, life, relationships, hardships, other experiences?

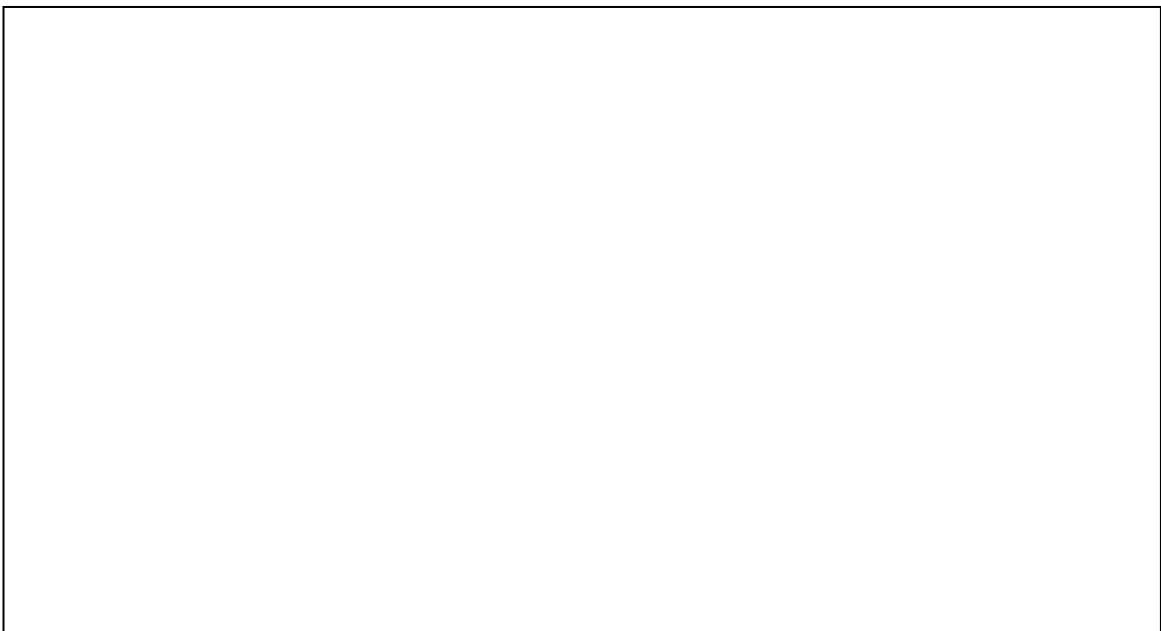
-Are any of your values similar or in the same category?

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-Do any of them contrast or have different goals?

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-How do these values show up in your day-to-day life?

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Shared reflection:

Reflect on these questions together:

-How do your values align or differ?

-Which show up differently for you, even if it is the same word?

- What financial habits or patterns do we want to change to better align with our values?

-Are there values you have in common, although prioritize differently?

-If you honored both of your financial values more fully, what might change?

Discuss any other thoughts with each other that have come up from completing this activity.

Now you have completed your date night. Keep the conversation going. Don't let it stop here. I recommend having money talks often - once every week, once per month, however often you are willing to try. Maybe in the next couple of days, sit down together again and reflect on which questions were the most difficult to answer, which were simple? You can revisit any of the sections or questions in this date night at any point in time. Remember, though, make sure the environment is set for a healthy conversation.

If you are looking for more exercises like this, checkout my website (and check back from time to time as I am adding resources periodically).

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