



11 SMART WAYS TO MANAGE MONEY AS A YOUNG COUPLE CHECKLIST

- ☐ Agree on what you both want long-term, like home, travel, debt freedom, kids, or stability.
- ☐ Decide on your income, bills, and lifestyle spending together.
- ☐ Review your spending to avoid surprises and stay on the same page.
- ☐ Try options like Mint, Monarch Money, or YNAB that sync across both partners.
- ☐ Whether it's 50/50 or proportional, choose what feels equal, not necessarily identical.
- ☐ Start with shared bills or a joint account while keeping personal accounts.
- ☐ Aim for 3–6 months of living expenses saved together.
- ☐ Short, calm check-ins to stay aligned without stress.
- ☐ Think big: saving for holidays, home renovations, small investments, or future childcare.
- ☐ Choose a payoff strategy and support each other through the process.
- ☐ Keep love alive without overspending. Go on picnics, movie nights, nature walks, or DIY date nights.

