

# The Money and Family Alignment Plan

Building Financial Unity and Family Boundaries Before You Need Them

## PURPOSE

*Money and family are the two most common sources of early marital conflict. This tool creates explicit alignment on both — before the pressure arrives.*

## INSTRUCTIONS

Complete Part 1 independently. Come together for Parts 2 through 5. Be specific. Be honest. Agreement here prevents conflict later.

## PART 1 — YOUR MONEY STORY (Complete Independently)

**My family's relationship with money growing up was:**

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**The money habit I learned from my family that I want to keep:**

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**The money habit I learned from my family that I want to change:**

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**My current financial situation — honestly described:**

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**My greatest financial fear entering marriage:**

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## PART 2 — FINANCIAL ALIGNMENT (Complete Together)

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### Income and Accounts:

#### Our income will be managed as:

- Fully joint  Fully separate  
 Hybrid system — details: \_\_\_\_\_

#### Our bank account structure will be:

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### Budgeting:

#### We will create and review our budget:

- Weekly  Monthly  
 Quarterly  Other: \_\_\_\_\_

#### The budgeting system we will use:

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### Giving:

#### We commit to giving:

- 10% tithe  Other: \_\_\_\_\_

#### We will give to:

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### Saving:

#### Our monthly savings goal is:

\_\_\_\_\_

#### Our emergency fund target is:

\$ \_\_\_\_\_

### Debt:

#### Our current combined debt and our plan to address it:

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### Major Purchases:

#### We will consult each other before any purchase over:

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## PART 3 — FINANCIAL ROLES (Complete Together)

Who manages day-to-day finances:

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Who tracks the budget:

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How major financial decisions will be made:

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How we will handle financial disagreements:

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## PART 4 — FAMILY AND IN-LAW BOUNDARIES (Complete Together)

Holidays:

We will spend holidays:

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Contact frequency:

We will maintain contact with our parents:

Daily

Several times weekly

Weekly

As needed

Financial boundaries:

We will not give or lend money to family without:

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We will not receive financial support that comes with:

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## PART 4 CONTINUED — DECISION MAKING AND KEY BOUNDARIES

Family input on our major decisions will be:

- Welcomed always
- Sought occasionally
- Heard respectfully but not determinative

The boundary we feel most strongly about protecting in our marriage:

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## PART 5 — THE COVENANT COMMITMENT (Complete Together)

Before signing, confirm you have both agreed on the following:

- We have discussed our complete financial situations honestly — including debts, savings, and spending habits
- We have agreed on how our accounts and income will be structured
- We have established a giving commitment as a non-negotiable foundation
- We have set clear in-law boundaries that protect our marriage as the primary family unit
- We have agreed on how major financial decisions will be made together
- We both understand that financial faithfulness is an act of covenant trust — not just good management

*"We are choosing to build our financial life and our family boundaries on honesty, unity, and mutual agreement. We commit to full financial transparency, consistent generosity, and protecting our marriage as the primary family unit — honoring our families while cleaving fully and completely to each other."*

Partner A: \_\_\_\_\_

Date: \_\_\_\_\_

Partner B: \_\_\_\_\_

Date: \_\_\_\_\_