



Ask the Experts: How To Encourage Your Spouse To Be More Engaged in Your Finances

Q: I am the primary financial decisionmaker in my household. How do I encourage my spouse to be more engaged in our finances?

When it comes to financial matters, having two informed and active partners is almost always better than one. You'll make stronger decisions, and you can ensure that neither of you ends up lost or overwhelmed with financial business when the other partner is disabled, is incapacitated, or dies.

It is common for spouses to have different financial personalities—for instance, different perspectives on spending, philanthropy, or risk. You don't need to be completely aligned to have a unified financial life. What's more important is that both people participate in reaching decisions. Here are a few steps you might consider to get your partner more engaged.

First, let them know why you want their involvement and perspective. Think of your financial life as a road trip. You will only need one driver at a time, but it's helpful when the person in the passenger's seat knows where you are headed and can be excited about it. If your partner can also help you navigate the turns, that's even better.

If you don't have a will, this can be a great first step to take together. Developing a will and an estate plan often involves dozens of decisions that will jump-start conversations about financial goals and desires. For instance, do you both have contact information for your tax, legal, and financial advisors? Does your spouse know the access code for your phone and where the keys to your safe



are located?

It's common for the less-engaged spouse to feel embarrassed, frustrated, or overwhelmed at first. Be patient as your partner learns the ropes.

You may also want to consider a similar process with your adult children and parents. By handing over financial knowledge before it is truly necessary, you can minimize emotional decision-making and avoid traditional pitfalls in the generational transfer of wealth.

It may be helpful to create a visual map of your financial life—including assets, accounts, and advisors—to illustrate how your money moves around and who else is involved in the process. Connecting family members with professional advisors is a critical piece of the puzzle, even if only by email.

And remember: Working as a financial team is like dancing together. For your partner to take a step forward, you'll need to take at least a small step back.

Have questions? Need help? Call the CAPTRUST Advice Desk at 800.967.9948, or [schedule an appointment](#) with a retirement counselor today.

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