



Relationships & Confidence: Start with the Conversation

A practical introduction to money talks, trust, and stronger everyday connections

Learn to speak more clearly about money and relationships, one useful conversation at a time.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2
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01

Why This Talk Matters

Money can be difficult to discuss, even with someone you love. A thoughtful conversation can help you understand each other and make shared decisions with more care.

- ◆ Nearly half of Americans in relationships say money is their most uncomfortable subject to discuss with a partner.¹
- ◆ Five in six have had a difficult money conversation, but only 45% say their last one ended in resolution.¹
- ◆ 41% made a major financial decision without informing their partner in the previous 12 months.¹
- ◆ A calm start can turn a tense subject into a chance to understand what matters to both of you.

Money talk can feel personal because it touches security, fairness, and plans you share. Start with one question, not a verdict: what matters most to each of you right now? Listen for the concern behind the answer, then choose one next step. This book offers education, not professional financial advice. Next, you'll try a brief check-in you can use today.

INSIDE THIS BOOK

You'll practice one short conversation, learn a few useful ideas, and follow a simple starter plan. Then you'll see how these habits can support clearer choices at home.

02

Try One Check-In

Choose a calm moment for a short money check-in with someone you trust. You don't have to solve every financial question; make one topic easier to discuss.

- ◆ Ask if now is a good time for a brief conversation, and choose another moment if needed.
- ◆ Name one specific topic, such as an upcoming expense or a goal you share.
- ◆ Take turns explaining what matters to you, and listen without interrupting or correcting.
- ◆ Write down one next step you both understand, then decide when to revisit it.

Keep the conversation focused on the topic you chose. If either of you feels overwhelmed, pause and set another time rather than forcing an answer. Try saying, "I want us to understand this together. What feels most important to you?" Before you wrap up, repeat the next step in your own words and check that you agree. Next, you'll build on this small win with a few core ideas.

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You've read the free pages. Here's what the rest of this book covers:

3 Four Habits That Help

4 A Week of Better Talks

5 Learn, Choose, Grow

6 Keep Building Together

BY THE END OF THIS SHELF, YOU WILL

- ◆ A simple way to begin a difficult money conversation
- ◆ Tools for listening and sharing information clearly
- ◆ A practical plan for building communication habits
- ◆ More confidence discussing shared decisions
- ◆ A foundation for learning about couples' and blended-family finances

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **CFP Board**, To Have and to Hold: Couples Navigating Money and Commitment (2026). <https://www.cfp.net/-/media/files/cfp-board/knowledge/reports-and-research/consumer-surveys/2026-to-have-and-to-hold-survey-report.pdf>