



## 5 Healthy Financial Habits for Couples

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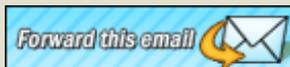
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It's no secret that financial issues and challenges can wear away at even the happiest of couples. But there's no reason that money or financial habits have to be a point of contention in a relationship.

**Here are 5 healthy financial habits couples can cultivate together:**



### **1) Understand each other's basic financial style**

Spender? Saver? Or somewhere in the middle? Knowing your partner's core philosophy and habits with money early on is the first step to having a healthy financial relationship. It's all about finding common ground and working together toward your goals.

### **2) Set financial goals & milestones**

Whatever your financial goals are, be sure you both buy in to them and work toward them together. Making progress and eventually meeting your

financial goals is a powerful thing that will only make your bond stronger.

### **3) Have regular financial discussions**

Don't wait until there's a crisis or frustrations reach a boiling point to talk about money. There's no way that conversation is going to be civil or productive. Instead, plan regular quarterly financial check-in meetings to ensure you're on track and making progress toward your shared goals. Like any important meeting, schedule it in advance and hold it in a quiet room free of distractions, including cell phones.

### **4) Enjoy a splurge now & then**

If possible, build a little into your budget to enjoy a splurge from time to time. Whether it's something new for the house that you'll both enjoy, a nice dinner out, or a weekend away, putting money aside for the occasional splurge is a great way to work for something special together.

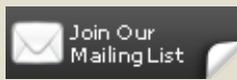
### **5) Know when to seek help**

Even with the best intentions and solid budgeting, there may be times when you need help managing your finances or getting back on track. When those times happen, be sure to ask for help from an objective outsider. Whether it's someone to do your taxes, a financial planner to help with retirement planning or even a credit counselor or student loan counselor, understand the resources available and don't hesitate to use them.

*Source: [www.takechargeamerica.com](http://www.takechargeamerica.com)*

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