



FINANCIAL COMPATIBILITY QUIZ:

Are You & Your Partner a Match?

Finances can make or break a relationship. Take this quiz with your partner to see how well your financial habits align—and where you might need to have the talk about money.

Answer the questions individually, then compare responses.

1 How do you feel about credit cards?

- a) I pay off my balance in full every month and use credit responsibly.
- b) I use them strategically but sometimes carry a balance.
- c) I max them out and pay later.

2 What's your approach to savings?

- a) I have an emergency fund, contribute to retirement, and invest.
- b) I save when I can, but I don't have a strict plan.
- c) Savings? What's that?

3 How do you handle unexpected expenses?

- a) I have an emergency fund for that.
- b) I put it on a credit card but pay it off asap.
- c) I stress and hope for the best.

4 How do you and your partner discuss money?

- a) We have regular, open conversations and financial check-ins.
- b) We talk about money when a problem arises.
- c) We avoid money conversations because they always turn into arguments.



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How do you split financial responsibilities in the relationship?

- a) We have a system that works for both of us (whether it's 50/50, proportional, or alternating payments).
- b) We sometimes struggle with fairness, but we try to figure it out as we go.
- c) We have no real plan—one person often ends up paying more.

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What's your biggest financial priority right now?

- a) Building wealth and securing our future.
- b) Paying off debt and making ends meet.
- c) Living in the moment and worrying about money later.

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How do you feel about debt in a relationship?

- a) It's important to be upfront about debt and have a plan to manage it.
- b) A little debt is fine, as long as it doesn't get out of control.
- c) I'd rather not know about my partner's debt—what's mine is mine, and what's theirs is theirs.

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If you received an unexpected windfall (bonus, inheritance, lottery win), how would you handle it?

- a) Save or invest most of it while setting aside some for fun.
- b) Spend some, save some—I'd find a balance.
- c) Blow it on something fun. You only live once!



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Total your points and compare results with your partner. Then add your total points together to see where you fall below.

- For every "a" answer, give yourself 3 points.
- For every "b" answer, give yourself 2 points.
- For every "c" answer, give yourself 1 point.

Your Score _____ + Your Partner's Score _____ = _____

Results:

42-48 points → Financially Aligned

You and your partner are on the same page when it comes to money. You communicate openly, plan for the future, and share similar financial values. Keep up the great work!

30-41 points → Mostly Compatible, With Some Differences

You have a solid foundation, but there are a few areas where your financial habits or goals don't completely align. Regular money conversations and setting shared financial goals will help keep things balanced.

20-29 points → Needs Improvement

There are noticeable differences in how you and your partner view money. While you might not have major financial conflicts yet, misunderstandings or frustrations could arise over time. Now is the time to start having open, honest discussions about your financial expectations and goals.

19 points or below → Serious Financial Disconnect

Money could be a major source of tension in your relationship. Without financial compatibility or clear communication, financial disagreements could create long-term problems. Consider sitting down with a financial advisor—or at least setting some ground rules for improving your financial future together.