

COUPLES CONVERSATIONS™

Vol 4.

*Deepen Your Connection
Core Values, Parenting, Finances, Faith
& More*

Dr. Ari Sytner, PhD, LCSW, M.Ed

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Couples Conversations™

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DEDICATION

*To my best friend, Chana, who truly knows me, loves me, and
inspires me every day of this crazy adventure we call life.*

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INTRODUCTION

Why I Wrote a Book About Values, Parenting, and Finances

When I was a freshly minted couples therapist, having completed my PhD and chasing my passion as a licensed clinical social worker, I hit the ground running. With the best training and the highest level of certification from the Gottman Institute, I was eager to help couples reduce conflict, improve communication, and rekindle their emotional and physical intimacy.

It has certainly been a remarkable one, and I feel deeply grateful to go to work every day doing what I love, helping couples strengthen their relationships and rediscover their connection.

Yet, over the past several years, I began noticing a troubling shift in the couples I was seeing. More were describing a kind of emotional distance I hadn't encountered as frequently before. I was noticing more disconnected, checked-out couples and less passionate, charged conflict.

Was it due to our increased screen time and dependence on technology? Was it a residual effect of pandemic lockdowns and prolonged isolation? I couldn't say for certain. But what I could see clearly was a growing pattern: couples describing a nightly routine where they lie in bed, each silently scrolling on their own devices before shutting off the lights and going to sleep.

No conversation. No connection. No intimacy.

Then, when couples finally wanted to connect, they would often report not knowing how to begin. It was as though there was an invisible wall between them, creating an awkward distance, which neither felt comfortable addressing.

When that cycle repeats, day after day, month after month, it gradually becomes the norm. Eventually, many couples find themselves struggling to re-engage, wondering when the warmth faded and worrying whether there is a path back to it.

Seeing this new reality compelled me to ask:

How can I help empower ordinary, intelligent couples to bridge that divide and guide them back to the kind of connection that made them choose each other in the first place?

When I searched for tools to recommend, I found plenty of games and lighthearted books intended to spark dialogue. Many were fun and creative, but they weren't clinically grounded, rooted in research, or based on what I was hearing in real time from couples in therapy.

Therefore, I decided to create something that was clinically informed, scientifically grounded, and highly practical.

As a researcher and professor who gets excited about data, I immersed myself in the science of successful relationships. I reviewed current research, integrated it with my years of clinical experience, and identified 15 foundational topics that happy, healthy couples tend to engage in over time.

These include the “big” topics, like money, sex, and parenting, but also the deeply personal ones that actually shape emotional safety and secure attachment in a healthy relationship.

The first volume in this series addressed and reinforced the critical foundations of the relationship. The second volume enhanced the communication needed to sustain and nurture it. After all, without strong communication, even the simplest topics can quickly erupt into big fights. The third

volume turned toward what couples often miss most: the romance, play, and physical intimacy that keep the relationship feeling alive.

This fourth volume goes somewhere different. It goes to the places where couples fight the hardest and understand each other the least. Not because they lack love, but because the topics themselves carry weight that most couples have never learned to hold together safely. Values, parenting, money, faith, ethics, culture. These are the conversations that touch the deepest parts of who we are, the beliefs we were raised with, the fears we carry from childhood, and the futures we are trying to build for our families.

In my clinical experience, the biggest and most explosive fights couples have tend to circle around two areas: children and money. What I have learned, sitting with hundreds of couples over the years, is that these fights are almost never really about the surface issue. They are not really about whether to put the kids in public school or private school, or whether to save more aggressively or enjoy life now. Underneath those arguments are deeper forces: fears, beliefs, unmet needs, and the echoes of each partner's own childhood.

Someone who grew up without financial security will likely bring a protective instinct into the marriage when it comes to spending. Someone who felt controlled as a child may

resist structure and rules when it comes to parenting. These reactions are not character flaws. They are survival strategies that made sense at one point in that person's life, and they often show up in the relationship as overreactions, rigidity, or emotional intensity that catches both partners off guard.

The painful irony is that most of these reactions come from a place of genuine love and protection. The partner who fights about the budget is often trying to protect the family. The partner who insists on a particular parenting approach is often trying to give their children something they never had. But when these motivations remain unspoken and unexplored, what was meant as protection starts to feel like control, and what was meant as love starts to create distance.

This book is designed to change that pattern. Not by teaching couples how to manage conflict around these topics, which was the work of Volume 2, but by helping couples build genuine closeness and understanding around the very issues that tend to divide them. The research consistently shows that differences between partners do not predict relationship failure. What predicts failure is how couples handle those differences. When couples can talk openly about their values, their fears, their hopes for their children, and their relationship with money, something remarkable happens: the very topics that once created the biggest fights become opportunities for the deepest connection.

This book invites couples to explore a range of conversations about the beliefs, decisions, and priorities that shape every dimension of their shared life. As with every question in the Couples Conversations™ series, the questions in this book were created with intention and purpose, aiming to spark connection across multiple dimensions, including: emotional, psychological, spiritual, cultural, financial, and familial.

It is my true hope that these conversations help you discover not just where you agree, but where you differ, and that you find in those differences not a threat but an invitation to know each other more completely, with the respect and understanding of dynamically evolving individuals worthy of acceptance, care, attention, and lasting love.

— Dr. Ari Sytner, PhD, LCSW, M.Ed



PUTTING DOWN THE PHONE,

Picking Up the Conversation

When was the last time you and your partner had a conversation that wasn't about logistics, kids, bills, work, or what to watch on Netflix?

Remember a time when you first met, and you would talk for hours on end? Can you recall those late-night conversations where you lost track of time, discovering each other's worlds? Those were real conversations that took you places with very little effort.

Yet, somewhere between mortgage payments, career demands, and the hypnotic glow of smartphones, those conversations can fade away. One day you look up and realize you're sharing a home but living in separate mental universes.

As a couples therapist, I see this dynamic day in and day out: couples sitting on my couch, genuinely caring about each other but no longer curious about each other. They can recite their partner's coffee order by heart but have no idea what stresses weigh on them at night, what victories they're secretly proud of, or what dreams they're hoping for in the coming years.

This isn't anyone's fault. Life gets busy, digital distractions multiply, and before you know it, years have gone by, and you're thinking, "I already know everything important about this person." Yet the reality is that neither of you is the same as when you met years ago. As we advance through life, change is inevitable, leading to a distance that grows over time. This disconnection doesn't happen all at once. It creeps in slowly, during times of both blessing and stress, and is often disguised as what others see as a successful couple, managing everything seamlessly, able to juggle anything life throws at them.

When Conversation Fades, So Does Connection

The statistics are sobering. Dr. John Gottman, the world's leading researcher on relationships, has cited findings from a foundational study at the Sloan Center at UCLA suggesting that the average dual-income couple spends only 35 minutes a week in conversation, and much of that conversation revolves around errands, logistics, and other practical matters. That's roughly five minutes a day of actual communication, barely enough time to coordinate schedules, let alone connect on a meaningful level.

When couples stop talking, disconnection starts to creep in. Suddenly, you might find yourself surprised (and not in a good way) by your partner's reactions. Living parallel lives means that you're operating on outdated information about each other, and you may be completely unaware of what matters now to them more than ever. Small irritations that could be easily addressed build up into resentments because they are not shared nor compassionately heard. When disconnection settles in, life's daily victories go uncelebrated, emotions get bottled up, and loneliness takes over. As a result of this distance, physical intimacy tends to dwindle as emotional connection flickers. This is when couples start reporting that they feel like roommates. As this dynamic evolves over time, most can't pinpoint where the rift developed.

While many couples recognize this state of what I call "parallel living" and feel as though they are "fine," years of research on relationships have found that "fine" is a dangerous place to be. You might be handling the logistics of life together brilliantly but secretly experiencing a quiet loneliness that begins to grow. It is that void which becomes the seed for future problems to take root in the relationship.

But here's the good news: **disconnection isn't permanent.**

What I share with the couples I work with is that the goal of couples therapy is not learning communication but building true connection. Whenever there is distance between two people, it feels as though there is a locked door between them, preventing them from reaching one another. Communication is simply the key to unlocking that door. With the right communication tools, couples can reawaken

curiosity, stimulate interest in one another, rebuild connection and excitement, and fall in love all over again.

The Solution:

Couples Conversations™

The antidote to conversational drought isn't complicated. You don't need a relationship overhaul or dramatic gestures, but it does require intention. Once you have the desire to invest in building connection, the next thing you need is something to talk about. You need questions (good ones) and the willingness to listen to the answers as you explore each other's inner worlds with genuine interest and curiosity.

That's what this book provides: thoughtfully crafted questions that bypass the surface layers and invite you into territories worth exploring together. These aren't generic conversation starters. They're doorways that peer into deeper aspects of yourselves and your relationship: your memories, values, fears, hopes, and the unique culture you've created together.

Some questions will make you laugh. Some might make you tear up. Others will reveal things you never knew about the person with whom you share your life.

There are two goals that you will accomplish through these questions:

- 1. You will experience the connection that comes with the exploration of each other's hearts and minds.**

2. By practicing these exchanges, you will **build the muscle of curiosity** that will make it intuitive and natural to maintain connection throughout your relationship.

When You're Ready for More

If you find these conversations meaningful and want to explore specific areas of your relationship more deeply, you'll find companion volumes to this book. Each contains hundreds of additional questions on topics like intimacy, communication, conflict, sex, parenting, money, dreams, and more.

Think of these companion books as specialized tools in your relationship toolkit, resources to support your ongoing journey of discovery together. They continue to offer new pathways of understanding and connection as your relationship evolves.

A Note About Professional Support

Talking should be simple and easy, right? Well, for many couples, frustrations arise along the way and they quickly get sucked into cycles of conflict. If you find that certain discussions consistently lead to conflict or disconnection despite your best efforts, it's not a sign of failure, but valuable information.

Professional support from a highly qualified couples therapist can provide a structured environment to learn and practice communication skills that better serve your relationship. A properly

trained couples therapist will not try to solve your problems, but help you develop the tools to solve your own issues and strengthen connection for years to come. I always tell couples that the goal of therapy is not communication but friendship. Good communication is simply the key you will need to access that friendship. Once a couple is fluent in effective communication, they can most likely put their heads and hearts together to work out most issues on their own.

If you notice recurring communication difficulties or escalations that result from these frustrations, consider reaching out for support. Just as you would not hesitate to consult a doctor for your physical health or an attorney for legal matters, feel free to reach out to a qualified couples therapist when challenges arise in your relationship. While these books are going to open up worlds of conversation, they are not intended to replace clinical support and therapy for those who require professional help.

One Final Thought

In my years of working with couples, I've noticed something interesting: the happiest pairs aren't those with the fewest problems or the most impressive achievements. They're the ones who maintain genuine curiosity about each other and never stop asking questions to learn more about the person they love.

This book is an invitation to reclaim that curiosity. To remember that your partner isn't a known quantity but a mystery you get to keep unpacking and exploring. To recognize that the most valuable gift you can give each other isn't expensive jewelry or grand gestures, but the simple, profound act of paying attention and showing you care.

The pages ahead hold not just questions, but possibilities: for deeper understanding, renewed appreciation, and the kind of connection that makes all the logistics and challenges of shared life worthwhile. So pour that coffee (or wine), put the phones away, look each other in the eyes, take a slow, deep breath, and rediscover the person you love.

HOW TO USE THIS BOOK

(The Practical Stuff)

Below are 15 principles to help you get the most from these conversations. Think of them as guideposts for emotional connection, not rigid rules, but supportive habits that can help you get the most out of this book and your relationship.

Remember: this isn't a "read cover-to-cover" kind of book. It's a conversation tool to be dipped into, explored, and revisited over time. Some days you may feel drawn to deeper, more reflective topics. Other days, something light or playful might be just right. There's no set path here. Follow your energy and curiosity, not a rigid sequence.

1. SCHEDULE IT

Yes, scheduling a conversation might sound unromantic, like penciling in passion. But here's the truth: if it's not planned, it

probably won't happen. Life is full of interruptions and responsibilities, and good intentions often get swallowed by the day-to-day.

Setting a regular time for connection, maybe Sunday mornings over coffee or Thursday nights after the kids go to bed, creates consistency. It turns talking into a meaningful ritual that you look forward to, not just something you squeeze in when everything else is done. Block out anywhere from 10 to 30 minutes where your only focus is each other. That small investment pays huge dividends in deepening emotional closeness.

2. CREATE PHONE-FREE ZONES

As much as we love our devices, they are serious distractions. Even a buzzing notification or glance at the screen can pull a couple out of a meaningful moment. The best thing to do is either power off your phones for a few minutes or put them in another room. The message in doing so is: "You matter more to me than anything that might show up on this screen."

It may feel uncomfortable at first, but the quiet it creates is fertile ground for real connection. You're not just removing distractions; you're reclaiming each other's full attention.

3. START SMALL

These questions are intended for quality over quantity. Don't overload your time with too many questions. You are not on a game show trying to shout out the "right answers" under a ticking clock.

Instead, start with one or two well-chosen questions and go deep. Let the conversation unfold naturally. One powerful exchange is worth far more than a dozen rushed answers. You're not here to check boxes; rather, you're here to slow down, connect, and discover each other together.

4. SET A POSITIVE TONE

Your environment sets the emotional stage. While we can't always have the perfect environment, there are always things we can do to enhance the mood. This may include turning on soft music in the background, sharing a cup of tea or a glass of wine, enjoying your favorite snacks, or simply sitting together in a cozy, quiet spot. The goal is to signal to your nervous system: this is safe, warm, and inviting.

When both people feel relaxed, curiosity and vulnerability flow more easily. You're not performing or fixing anything; you're simply sharing a moment of closeness.

5. APPROACH IT LIKE A DATE

Remember the thrill of those early conversations? You likely were not multitasking or half-listening, but were fully present, eager to know more. When you wipe the slate clean and approach your partner as though you don't fully know them yet, real curiosity returns, the kind you felt when you first dated. That same energy is still available to you now. Your partner may be familiar, but they're not fully known. People change. Layers emerge. Interests shift. This is your chance to be reintroduced to each other, again and again. Treat these moments as discovery, not obligation.

6. TAKE YOUR TIME WITH EACH QUESTION

Think of the questions as doorways into meaningful territory, not items to quickly "get through." When you open up a question, stay in it; swim in those waters together and let one question lead to memories, stories, emotions, laughter, or even gentle silence. One thoughtful conversation that stays with you for days is more powerful than rushing through a list.

7. USE YOUR BODY TO COMMUNICATE

Nonverbal signals matter just as much as words. Turn toward each other. Make eye contact. Nod. Smile. Hold hands if that feels right. Use your whole body to say, "I'm here with you."

These small gestures foster trust and emotional safety. They show your partner they're not just being heard; they're being felt.

8. PRACTICE POSITIVE CURIOSITY

Curiosity is the lifeblood of long-term connection. Without it, we assume we already know our partner, when in reality, people change, and we risk missing those updates. Curiosity is the tool that allows us to keep falling in love again and again. It says, "I care enough to learn more." Instead of assuming you know your partner's thoughts or story, choose to explore them again with fresh eyes. Listen for the parts you've never heard before or the nuances that were never fully unpacked.

Remember that if curiosity opens the door, judgment slams it shut. When you are the one asking a question, your job is to really listen to your partner. Do your best to remove all judgment or preconceived ideas, even if you have a completely different opinion. In a curious state of mind, you can wonder and learn about the other's views and get to know how they see the world, rather than trying to share why you disagree.

A great technique for staying in that curious role is to ask follow-up questions. As you read the questions in this book, you will notice that most have a follow-up aimed at helping you dig deeper. Be sure to add your own as the conversations unfold.

For example:

- “What was that like for you?”
- “Tell me more about that.”
- “What made that moment matter so much to you?”
- “How could I better support you?”

Avoid questions that interrogate or criticize (especially when your partner is being vulnerable):

- “Are you sure that’s how it happened?”
- “Why do you make everything so dramatic?”
- “Well, that’s not true. Didn’t you say the opposite last time?”

The key to good listening is not to contradict or argue with your partner’s perspective, but to remain open to seeing the world through their eyes. These curious conversations are not about right or wrong, or setting the record straight, rather how to gain a deeper understanding of the other, especially when you have a different view.

9. LISTEN MORE THAN YOU SPEAK

One of the greatest gifts you can give your partner is undivided, non-defensive attention. Let them share without interruption. Listen not to reply, but to understand.

Use simple signals: nods, soft “mmhmm” sounds, leaning in slightly. Think of it like enjoying a slow, delicious meal to be savored, not swallowed.

10. AFFIRM THEIR SHARING

Vulnerability can be scary, even in committed relationships. When your partner opens up, create safety by showing them you are holding what they are saying with care. Try to affirm it by saying something like:

- “Thank you for telling me that.”
- “That was brave to share.”
- “I really appreciate your honesty.”
- “I loved learning about that side of you.”
- “It felt really good to laugh together like that.”

This builds emotional safety. When someone knows they’ll be met with respect and gratitude, not correction or criticism, they’re more likely to open up again.

11. TAKE A BREATHER IF NEEDED

Not every conversation will feel light and easy. Some questions may surface deeper emotions or even disagreements. That's okay. If the tension rises, take a slow breath and pause.

Say something like, "Let's come back to this when we're both feeling more centered." Then flip to a lighter prompt or take a short walk. Connection grows in safety, not pressure.

12. FOLLOW THE TANGENTS

These questions are meant to be starting points, not scripts. If one response leads you into a totally different memory, story, or insight, just follow it. Resist the urge to pull your partner back to the question at hand, and try to go with the flow wherever it takes you.

Sometimes the richest conversations grow from those unplanned detours. Trust the process. The goal is not to "finish the page," but to rediscover each other along the way.

13. REFLECTING ON EACH CHAPTER

At the end of each chapter, you'll find a set of reflection questions designed to help you process and personalize your conversations. These prompts aren't quizzes or tests, they're invitations. Use them as a way to slow down, notice what stood out, and uncover

insights that may not have surfaced in the moment. Simply revisiting and processing what was learned or discovered can help deepen the feeling of connectedness.

You can answer these questions together in dialogue, take turns responding, or even journal your answers separately and share them later. However you choose to engage, this space is meant to deepen your learning and solidify the growth that's unfolding in your relationship, one conversation at a time.

14. SKIP AROUND THE BOOK

You will notice checkboxes next to each question. These are there to invite you to jump around to the questions that speak to you and not to feel the pressure of going in order. Just check off the questions you've discussed as you go and enjoy the journey of wherever the questions take you. (For a real challenge, feel free to revisit checked questions later and see if new conversations emerge).

15. HAVE FUN

Take a breath and remember to laugh and have fun. This experience is the feeling of going deeper into one another's inner world, building connection and strengthening your shared love. That should be something worth enjoying.

QUICK SUMMARY FOR MEANINGFUL CONVERSATIONS

- 1. Schedule it:** Set intentional time for meaningful connection.
- 2. Go phone-free:** Eliminate distractions; give undivided attention.
- 3. Start small:** Focus on quality over quantity of questions.
- 4. Set the tone:** Environment should feel calm, safe, and inviting.
- 5. Treat it like a date:** Be present and curious.
- 6. Go deep, not fast:** Stay with emotionally significant moments instead of moving on too quickly.
- 7. Use your body:** Eye contact, body language, and gentle touch.
- 8. Practice curiosity:** Ask clarifying questions before reacting or forming conclusions.
- 9. Listen to understand:** Resist the urge to defend or solve issues.
- 10. Affirm vulnerability:** Show appreciation for openness.
- 11. Pause when needed:** Slow or pause conversations if needed.
- 12. Follow the tangents:** Just go with any organic detours.
- 13. Reflect together:** Process what you learned after each chapter.
- 14. Skip around:** Follow what interests you.
- 15. Keep it Fun:** Remember that connection should feel energizing, not like an obligation.

CHAPTER 3

Deepen Your Connection



There is a conversation that almost every couple I work with eventually has to face. It does not arrive with the drama of an affair or the visible pain of a communication breakdown. It shows up quietly, often disguised as an argument about something entirely ordinary. One partner says something about how to discipline their child, or about a purchase the other made without discussing it first, or about whether to attend a family event this weekend, and within moments the room shifts. The conversation that was supposed to be about logistics suddenly feels personal, loaded, and dangerously close to a fight neither person intended to start.

If this sounds familiar, you are not alone. In fact, you are in the majority.

In my years of working with couples, I have found that the most volatile arguments rarely originate from the presenting topic. Couples will tell me they fight about money, or about the kids, or about religion, or about whose family gets priority during the holidays. They do indeed fight about those things. But when we slow it down in session and look underneath the surface, what we almost always find is something deeper: a collision of values, beliefs, fears, and needs that neither person has ever fully articulated, not because they are unwilling, but because they have never been given the space or the tools to do so.

That is what this volume is about.

Where the Heat Really Comes From

When I ask couples what their biggest fights are about, two topics come up more than any others: children and money. This is consistent with decades of research on relationship conflict. Dr. John Gottman's extensive studies of thousands of couples have consistently identified finances, parenting, and in-law relationships as among the most common sources of recurring disagreement.

But here is what the research also tells us, and what I see confirmed in my practice every week: the heat in these arguments almost never comes from the topic itself. It comes from the meaning each partner

has attached to it, meaning that was formed long before the two of them ever met.

Consider a couple arguing about whether to put money into savings or take a family vacation. On the surface, it looks like a straightforward disagreement about priorities. But for one partner, saving money represents safety. Perhaps they grew up in a home where financial instability was a constant source of anxiety, where they watched a parent lose sleep over bills, where the lesson absorbed into their bones was that security comes first and everything else is a luxury you cannot afford until the foundation is solid.

For the other partner, the vacation represents connection. Perhaps they grew up in a home that was financially stable but emotionally distant, where money was never discussed because it was never a problem, but where nobody ever seemed to prioritize being together. The lesson they absorbed was different: what matters most is the experience of closeness, and money is only valuable when it serves that purpose.

Neither partner is wrong. Both are operating from deeply held beliefs about what it means to build a good life. But when those beliefs collide without being understood, the argument feels like a rejection of the other person's deepest values. The saver feels accused of being controlling or fearful. The spender feels accused of being reckless or irresponsible. What started as a conversation about a vacation becomes a proxy war for two fundamentally different worldviews, both of which are rooted in love and protection, and neither of which has been adequately explored between them.

This pattern repeats across every “hot topic” in a relationship. Parenting disagreements are rarely just about bedtime routines or screen time limits. They are about what kind of people we want our children to become, which is ultimately about who we are and what we believe matters most. Money disagreements are rarely just about numbers. They are about security, freedom, identity, generosity, and the stories we were told about what responsible adults are supposed to do with their resources.

The Childhood Blueprint

There is a concept from John Bowlby’s attachment theory that I return to frequently with the couples I see. Each of us arrives in adulthood carrying what Bowlby called an “internal working model,” a set of expectations about how close relationships operate that was largely formed in the first years of life and refined throughout childhood. This model was shaped by the family we grew up in, the values that were spoken and unspoken in our home, the way conflict was handled (or avoided), the messages we received about money, about faith, about what makes a good parent, about what it means to be a good person.

Most of the time, we are not consciously aware of this blueprint. It operates in the background, shaping our reactions and our expectations without announcing itself. But it shows up powerfully in a long-term relationship, especially when the topic touches something we care about deeply.

Think about the partner who becomes emotionally intense when discussing religion or faith. There is a good chance that their intensity is not about winning a theological argument. It may be connected to a childhood where faith was the center of family identity, where spiritual practice provided a sense of belonging and safety that nothing else in their young life could replicate. Or it may be the opposite: a childhood where religious rigidity created feelings of shame or confinement, and any conversation about faith now triggers a protective response.

Think about the partner who becomes anxious or controlling when discussing parenting decisions. There is a good chance that their anxiety is rooted in their own experience of being parented, in the things they received that they want to reproduce and the things they lacked that they desperately want to provide. When a couples therapist tells them to “just compromise,” it can feel like being asked to compromise on their child’s wellbeing, which is not a compromise most parents can make calmly.

The point is not that childhood determines everything. It does not. But it creates a starting position, a set of sensitivities and priorities that each partner brings to the relationship, and those sensitivities become most visible when the conversation touches values, children, or money. When couples understand this, something important shifts. The partner who used to seem “unreasonable” about spending starts to make sense when you understand what money meant in their childhood home. The partner who seems “rigid” about

parenting starts to make sense when you understand what they are trying to protect their children from experiencing.

Differences Are Not the Problem

One of the most important findings in the research on long-term relationships is this: having different values, beliefs, or priorities does not predict relationship failure. Couples with significant differences in how they approach parenting, finances, religion, or politics can and do build deeply satisfying, lasting partnerships.

What predicts trouble is not the differences themselves. It is how the couple handles those differences.

Dr. Gottman's research identified that approximately 69% of relationship conflicts are what he calls "perpetual problems," meaning they are rooted in fundamental differences between the two partners and will never be fully resolved. This is not a depressing statistic. It is a liberating one, because it means the goal was never to eliminate disagreement. The goal is to build a relationship in which disagreements can be held with mutual respect, genuine curiosity, and enough emotional safety that neither person has to abandon who they are in order to stay connected.

This is what I call the difference between managing conflict and building closeness. Volume 2 of this series focused on the first: how to communicate more effectively when disagreements arise, how to avoid the patterns that escalate tension, and how to repair after a rupture. This volume focuses on the second: how to understand each

other so deeply around the topics that matter most that the differences themselves become a source of connection rather than division.

When a couple can sit together and explore where their values come from, what shaped their beliefs about parenting, what money means to each of them on a level that goes beyond the practical, and what role faith and culture play in their sense of identity, something begins to shift. The very topics that used to ignite the biggest arguments start to feel like shared territory instead of battlegrounds. Not because the couple now agrees on everything, but because they understand each other well enough to hold the disagreement with care.

The Three Conversations in This Book

The chapters of questions in this volume explore three distinct but deeply connected territories.

Chapter four opens with your values and beliefs. This is the foundation that everything else in this book rests upon. Before you can productively explore how to raise your children or how to manage your money, it helps to understand the belief systems, the principles, and the priorities that each of you holds most closely. Values are often the invisible architecture of a relationship. They explain why certain things matter so much and others barely register. They are the reason one partner feels strongly about charitable giving while the other prioritizes retirement savings. They are the reason one partner feels drawn to spiritual community while the other finds meaning

elsewhere. When you know what your partner truly values, and why, you stop interpreting their choices as personal offenses and start seeing them as expressions of who they are at their core.

Chapter five moves into parenting and family. For couples who are parents, or who hope to be, this is typically the most emotionally activating territory in the entire relationship. The questions in this chapter are designed to help you explore not just your opinions about parenting, but the deeper forces that shaped those opinions: the families you grew up in, the values you want to pass on, the wounds you want to protect your children from, and the kind of family culture you want to build together. This chapter also acknowledges that parenting decisions are not just practical logistics. They are expressions of identity, hope, and love, which is why they carry such weight and why disagreements in this area can feel so personal.

Chapter six addresses money and finances. For many couples, this is the topic they avoid most consistently, not because they do not care about it, but because conversations about money tend to feel confrontational or exposing. The questions in this chapter are designed to change the emotional climate around financial discussions by starting not with budgets and numbers, but with stories. Where did your relationship with money begin? What did your family teach you, spoken and unspoken, about earning, saving, spending, and giving? What does financial security actually mean to you, and is it the same thing it means to your partner? When couples can answer these questions honestly and hear each other with genuine interest, the practical financial decisions that follow become

significantly easier, because both people finally understand what is really at stake for the other person.

Why This Sequence Matters

The ordering of these chapters is intentional. Values come first because they are the root system that feeds everything else. Your parenting beliefs grow directly from your values. Your financial instincts are shaped by what you value most. When a couple takes the time to explore their values together before diving into parenting or money conversations, they build a shared vocabulary and a mutual understanding that makes the more charged conversations safer and more productive.

Parenting comes second because it occupies a unique emotional space. It connects directly to values and identity, but it also carries the weight of real-world consequences: the wellbeing of children who depend on the decisions their parents make together. Having explored values first, couples enter the parenting conversation with greater empathy and context for each other's positions.

Money comes third because, despite its emotional charge, it is ultimately the most actionable of the three. Financial decisions benefit from the mutual understanding built in the first two chapters, and they often become the testing ground for whether a couple can translate their deeper understanding into practical, daily partnership. It also serves as a natural closing territory because couples can leave this book with something concrete to work on together.

Before You Begin

Before you turn to the first question, something is worth acknowledging. The topics in this book are different from those in the previous volumes. Volumes 1 through 3 explored the relational foundations, communication, romance, and the lighter dimensions of connection. They were designed to feel exploratory and, in many cases, enjoyable. The topics in this volume carry more weight. They touch on beliefs that people hold deeply, fears that have been carried for decades, and decisions that affect not just the couple but their children, their extended families, and their financial futures.

This means that some conversations in this book may feel harder than those in previous volumes. You may encounter moments when your partner shares a perspective that genuinely surprises or even unsettles you. You may discover differences you did not know existed, or you may find that a difference you already knew about carries more emotional significance than you had realized.

When those moments happen, I encourage you to resist the instinct to argue, correct, or solve. Instead, try to stay in the same curious, open posture that has served you throughout this series. Remember that your partner's values and beliefs were formed through a lifetime of experiences, many of which happened long before you entered the picture. Understanding those experiences does not require you to agree with every conclusion your partner has drawn from them. It simply requires you to hold their perspective with the same care and respect you would want for your own.

The couples who do this work well are not the ones who discover that they agree on everything. They are the ones who discover that their differences, when held with genuine curiosity and compassion, become one more dimension of the rich, complex, and endlessly interesting person they chose to share their life with.

As Dr. John Gottman has consistently found, the couples who thrive are not conflict-free. They are couples who have built what he calls “shared meaning,” a sense that their life together is guided by common values, mutual respect, and a genuine interest in each other’s inner world. That is exactly what this book invites you to build, one conversation at a time.

The pages ahead will ask you to go to some of the places in your relationship that you may have been avoiding or handling on the surface. They will invite you to look at the beliefs, fears, hopes, and histories that have been quietly shaping your partnership all along. It takes courage to have these conversations. It takes even more courage to listen.

I believe you are ready for both.

CHAPTER 4

EXPLORING OUR VALUES & BELIEFS



“Love does not consist of gazing at each other, but in looking outward together in the same direction.”

— Antoine de Saint-Exupéry

People often live and die by their values and beliefs. In a relationship, those core principles can either fuse two people together or drive a deep wedge between them.

Core values and beliefs form the foundation of who you are, both as individuals and as a couple. They influence everything from how you spend your time and money to how you approach parenting, work relationships, and community involvement. Even when we don't talk about them explicitly, values are constantly shaping our reactions, priorities, and decisions.

In relationships, shared values create a special kind of connection. When you both instinctively prioritize the same principles, whether family loyalty, personal growth, community service, or spiritual practice, there's an unspoken understanding that strengthens your bond. You're building in the same direction, with a common vision of what matters.

Different values, on the other hand, can create real challenges. What seems obviously important to you might barely register on your partner's radar. What you consider a moral necessity, they might view as optional. These aren't just disagreements about preferences; they reach into the heart of how each of you sees the world.

Yet many couples with differing values build beautiful, happy, and lasting relationships. The key isn't perfect alignment; it's mutual respect, thoughtful curiosity, and a willingness to honor the differences. When you understand why certain principles matter so deeply to your partner, you can hold their perspective with compassion, even when it differs from your own. That's one of love's most meaningful expressions.

Values rarely arrive as neat categories. They come tangled with memories, with family stories, with moments of pain and pride that may have happened decades ago. A partner who cares deeply about honesty may be carrying the experience of growing up in a home where secrets caused real damage. A partner who prioritizes financial generosity may be driven by a childhood where someone's kindness changed the trajectory of their family. When you ask your partner about their values, you are not asking for an abstract list. You are asking them to tell you about the experiences that made them who they are. That is an intimate act, and it deserves to be received with the weight it carries.

Some of the questions in this chapter will touch on spirituality, faith, ethics, culture, and politics. These are territories where feelings run deep and where couples sometimes discover that they hold genuinely different

perspectives. If that happens for you, I want to encourage you to stay in the conversation rather than retreating from it. Disagreement about values is not a verdict on the relationship. It is information, and couples who can hold that information together, with curiosity instead of defensiveness, often find that the process of understanding each other's beliefs becomes one of the most connecting experiences they have ever shared.

The questions in this chapter create space to discuss what you each believe and value and explore what life experiences shaped those convictions. They invite you to listen deeply to one another, not to debate or persuade, but to better understand the inner compass guiding the person you love.

As you explore these prompts together, you may discover new dimensions of each other, perhaps finding unexpected common ground or gaining insight into differences that have previously caused tension. Either way, you're building a stronger relationship by holding your values together with care, curiosity, love, and respect.

THE VALUES THAT DEFINE US



1

☐

Can you think of 2-3 values you hold closest to your heart? What's the story behind how each of those values formed?

2

☐

Tell me about a time when one of these values helped you navigate life and make a tough decision.

3

☐

Can you think of a time when one of your core values was challenged within our relationship? How did you navigate that tension?

4

☐

What's a value you hold that significantly influences our relationship that I might not fully recognize? How does this value guide your actions with me?

5

☐

Think about a moment when you felt completely aligned with your deepest values in our relationship. What made that moment feel special?

6

☐

What's a value you admire in me that you'd like to develop more in yourself? Have you caught yourself adopting any of my perspectives?

7

☐

Is there a belief you once held strongly that has since changed or evolved? What sparked that shift?

8

☐

If you had to rank your values in order of importance, which ones would be at the top, and which ones might be more flexible, and why?

THE VALUE OF SPIRITUALITY



9

☐

What is your belief about God? What influences have shaped your spiritual beliefs?

10

☐

How do you feel about organized religion and congregational attendance?

11

☐

How do you feel about religion/spirituality being a part of our family? What would you like it to look like in our future?

12

- ☐ How have your spiritual beliefs influenced how you handle life's challenges? When was a time they really carried you?

13

- ☐ What are your beliefs about what happens after we die? How does it impact how you live?

14

- ☐ Is there a spiritual book, teacher, or experience that fundamentally shaped your outlook on life? What made it so influential?

15

- ☐ If you could have a conversation with any spiritual figure or philosopher (living or dead), who would you choose, and what would you ask them?

16

- ☐ What's your favorite ritual or practice that helps you feel connected to something larger than yourself? Would you like us to create any meaningful rituals together?

17

- ☐ When have you experienced a moment of awe or wonder that felt almost spiritual, regardless of your religious beliefs? What triggered this feeling?

18

- ☐ If we differ in spiritual beliefs, what values might serve as our common ground? How can our different perspectives strengthen our relationship rather than divide us?

19

☐

What's the most meaningful expression of appreciation you've ever received in your life, and what made it so impactful? What can I do to reach that bar?

20

☐

How have your spiritual or philosophical views evolved during our relationship? Has being with me influenced these beliefs in any way?

THE VALUE OF LIVING WITH PURPOSE



21

☐

If you won the lottery tomorrow, what causes would you support after the initial celebration? How would you want to change the world?

22

☐

If you could spend one year living with full, unwavering devotion to a single value, which would you choose? What might look different in our lives during that year?

23

☐

If we could create a new tradition for just us as a couple that represents our shared values, what would it be? How would this tradition strengthen our bond?

24

☐

If we were to write a mission statement for our marriage, what three core values would it emphasize, and why?

25

- ☐ If you could instantly instill one value throughout humanity, which would you choose, and how might the world change as a result?

26

- ☐ If you could reduce our shared values to a simple phrase you'd print on a t-shirt, what would it say? Why would you choose that phrase?

27

- ☐ If your future self could send a message about which values truly matter in the long run, what do you think they would tell you, and why?

28

- ☐ What value or quality would you most want to be remembered for long after you're gone? What small actions today might contribute to this legacy?

THE VALUE OF STANDING UP



29

☐

Tell me about a time you stood up for a value you believe in, even when it was difficult. Looking back, would you do it again?

30

☐

What's a situation where you compromised a value and later regretted it? What would you do differently now?

31

☐

When have you witnessed me living out my values in a way that impressed or inspired you, even if I didn't realize I was doing it? How did it make you feel?

32

☐

What's a cause or issue you've considered getting more involved with but haven't yet? What's held you back?

33

☐

Tell me about someone you admire because they live their values authentically. How might you be different if you could emulate them?

34

☐

Can you think of a small, everyday action that you try to do, which demonstrates who you are and how you live by your values?

35

☐

What's a painful life lesson you learned the hard way that fundamentally shaped your values? If you had to do it again, would you choose to endure the same experience to learn this lesson?

THE VALUE OF FORGIVENESS



36

☐

What does granting forgiveness mean to you after you've been hurt by someone? How does it feel to forgive?

37

☐

Are there things I can say or do that might be particularly healing when I've caused you hurt? Can you think of an example?

38

☐

What are the elements that a genuine apology must include? Why?

39

☐

Is there a time you can think of where you struggled to forgive me? What gave you the strength to forgive?

40

☐

Is there someone whose forgiveness you'd still like to receive? How has this affected your approach to other relationships?

41

☐

Suppose one of us were to make a mistake in our relationship. What factors decide if you lean more towards compassion versus justice? Can you hold space for both when you're feeling hurt?

42

☐

Are there circumstances where you believe forgiveness should not be offered? Where do you draw that line?

43

☐

What's your process for forgiving yourself when you've fallen short of your own values? Is it easier to forgive others or yourself?

THE VALUE OF LOVE & CONNECTION



44

☐

Can you try to explain what the word love means to you? What does it feel like to experience love?

45

☐

How did your experience receiving love as a child impact how you give or receive love as an adult?

46

☐

How does your value of love translate into how you live your life? Are there times you wish it could play more of a role?

47

☐

Can you tell me about a person or story that shaped your views on love?

48

☐

What is the difference between an ordinary friend and one that you truly love?

49

☐

What does “showing up” for others look like according to your values? How have you shown up for a friend who was going through a difficult time?

50

☐

Can you share a story of when you felt most supported by someone who showed up for you when you needed it?

THE VALUE OF TIME



51

☐

Do you tend to be early, exactly on time, or fashionably late? Does the way you value time impact our relationship?

52

☐

What person or experience most strongly shaped your relationship with time? How did they influence you?

53

☐

Are you naturally an early riser or night owl? How does this affect how you structure your life? Does this ever get in the way of our rhythm?

54

☐

What does “wasting time” versus “spending time” mean to you? How do these definitions influence your daily life?

55

☐

If you could live for 500 years, how would that extra time change how you live each day? Would you take things slower, or would you try to accomplish more? Why?

56

☐

During stressful periods, does time feel different to you? Does it create more focus or more anxiety? How can I support you better when you're stressed?

57

☐

How do our different approaches to time create either harmony or tension in our relationship? What adjustments could make things work better for us both?

58

☐

How do you value unstructured downtime versus the need for a more rigid schedule? Can you think of an example of when this impacted our relationship?

THE VALUE OF HEALTH & WELLBEING



59

☐

What does “being healthy” mean to you? Which aspects of wellbeing do you prioritize most?

60

☐

How were health and body values approached in your family growing up? Which of these messages have you kept or rejected?

61

☐

Can you recall a time when you made a choice that negatively impacted your health? What are some things you learned from this experience?

62

☐

What is a health-related struggle that is still difficult for you? Are there ways I can be more supportive?

63

☐

What role does mental health play in your overall value system? Has this changed due to personal experiences or cultural shifts?

64

☐

What self-care practices align with your values rather than just feeling indulgent? Which ones sustain you during challenging times?

65

☐

When you are feeling particularly stressed, do you feel yourself drawn toward any unhealthy habits or behaviors to cope? How can I support healthier alternatives?

THE VALUE OF HONESTY & AUTHENTICITY



66

☐

Where do you draw the line between a harmful lie and a harmless one? Can you think of an example of each from your perspective?

67

☐

When you were growing up, were there any experiences around lying or honesty that stood out?

68

☐

What helps you feel safe enough to be completely authentic with me? How can I create more of that safety in our relationship?

69

☐

If being fully honest could cause hurt, would you prefer I bend the truth a little to protect you, or be totally honest? Can you think of a time this has happened between us?

70

☐

Is there a mask or persona you sometimes wear in certain situations that doesn't feel entirely authentic? When does it come out? What purpose does it serve?

71

☐

How has your definition of personal integrity evolved over time? Are there areas of integrity that have more value for you today? What experiences shaped this evolution?

THE VALUE OF ETHICS AND MORALS



72

☐

When have you broken a rule because you believed it was ethically justified to do so? How did you feel about this choice?

73

☐

What's your take on "cutting corners" versus doing things "the right way"? Tell me about a situation where you chose one approach and the consequences it had?

74

☐

What's something you refuse to do even if it would make life easier because it doesn't align with your values?

75

☐

If we had to create a relationship code of ethics with just three principles that guide how we treat each other, what would they be and why?

76

☐

What ethical dilemma have you faced where there wasn't a clear right answer? How did you navigate the complexity of blurred lines?

77

☐

Can you remember an ethical dilemma we faced together? How did we navigate it, and what did you learn about us in the process?

☐

If you observed me making choices that seemed out of alignment with my stated values, how would you feel? How would you like that conversation to go?

THE VALUE OF GENEROSITY

☐

When thinking about allocating funds to charitable causes, how do you rank the most important ones that speak to you? What is it about each that you value so much?

☐

What's a "small but mighty" act of generosity you've witnessed that inspired you? How did it influence your own approach to giving?

81

☐

What's the most meaningful gift or donation you've ever given? What made it particularly meaningful to you?

82

☐

If you could create a foundation focused on a single cause, what would it be? What personal experiences shaped this passion?

83

☐

What single cause would you love to see our children and grandchildren continue to champion? Why?

84

☐

How do you decide when to prioritize helping others versus taking care of your own needs? What values guide this balance?

85

☐

What form of giving feels most meaningful to you: volunteering time, donating money, or giving of your talents and skills? Why does this particular type of generosity resonate?

86

☐

If we could collaborate on a project to make a difference in our own community, what kind of initiative would excite you most? How might this strengthen our relationship?

87

☐

What is a way that we can show each other more generosity within our relationship? Can you think of any examples?

THE VALUE OF CULTURE & HERITAGE



88

☐

What wisdom or tradition from your cultural background do you particularly value? How does this show up in your everyday life?

89

☐

Is there a cultural practice or value from my background that you've come to appreciate through our relationship?

90

☐

Can you think of a pearl of wisdom from your family or culture that guides you during challenging times? Can you share a story or example?

91

☐

Is there a memory you hold from your grandparents that translates into a value that you hold today? How does that memory impact you?

92

☐

How do you navigate aspects of your cultural background that you cherish versus those you've chosen to leave behind? What guided these choices?

93

☐

What memories of cultural or family traditions bring you the most joy? What makes them so meaningful?

94

☐

How has your relationship with your cultural identity evolved over time? What influenced these changes?

95

☐

What cultural values from your background might enrich our relationship that I haven't fully understood or appreciated yet?

SOCIAL VALUES AND POLITICS



96

☐

What social issue are you most passionate about?
What personal experiences shaped your passion for this cause?

97

☐

How important is it that we align on political values?
Which specific issues matter most for our relationship and future family decisions?

98

☐

Can you think of a political or social value that you've changed your mind about over time? What inspired this evolution in your thinking?

99

☐

If we don't see eye-to-eye on a political issue, would you prefer to 'agree to disagree' or talk out the differences? Why?

100

☐

How can I be most sensitive and supportive of your political views without compromising on my own values? How can we balance mutual respect for our differences?

CHAPTER FOUR:

AFTER THE CONVERSATION

If you made it through this chapter, you have just done something that very few couples ever do. You sat down and intentionally explored the beliefs and values that quietly shape nearly every decision in your relationship. Most couples live side by side for years, even decades, without ever having this conversation. They assume they know what their partner believes, or they avoid the topic entirely because it feels too charged, too personal, or too likely to start an argument.

What I want to name directly is that this chapter may have been more revealing than you expected. Values conversations have a way of surfacing things that partners have been carrying alone for a long time. Perhaps one of you shared something about your spiritual life that you had never put into words before. Perhaps a question about ethics or honesty opened a window into an experience from your partner's past that explained something you had never quite understood about them. Or

perhaps you discovered that a value you assumed you shared is actually held in very different ways by each of you, and sitting with that realization felt more uncomfortable than you anticipated.

All of these experiences are normal, and all of them are productive.

What I observe clinically is that couples who can talk about their values without trying to convert each other begin to operate from a fundamentally different place. They stop interpreting their partner's choices as personal affronts and start understanding them as expressions of a deeply held inner world. This shift does not require agreement. It requires understanding. Understanding, when it is genuine, creates a kind of closeness that agreement alone cannot produce.

I also want to acknowledge that not every question in this chapter felt equally comfortable. Some topics, particularly around faith, politics, culture, and moral convictions, carry histories that are layered and sometimes painful. If you found yourselves navigating a genuine difference of belief, I want to be clear about something: that difference does not mean your relationship is flawed. It means your relationship contains two fully formed human beings, each with their own experiences and their own inner compass. The fact that you were willing to

explore those differences together, rather than ignoring them or fighting about them, is itself an act of deep partnership.

As you reflect on what came up in these conversations, pay attention to what surprised you. Notice where you felt closer to your partner than you expected, and notice where the distance between your perspectives felt larger than you had assumed. Both are valuable pieces of information. The closeness tells you where your foundation is strong. The distance tells you where there is still territory to explore together, and where continued curiosity will serve you well.

The goal of this chapter was never to produce alignment. It was to produce understanding. If you understand each other more deeply now than you did before you opened this book, the chapter did exactly what it was designed to do.

WHAT HAVE WE LEARNED?

As you reflect on the conversations from this chapter, explore the following questions together:

1. What did I learn about the values my partner holds most deeply that I did not fully understand before, and how does this new understanding change the way I interpret their reactions or decisions in our daily life?

2. Was there a moment in these conversations when I realized that something I had interpreted as a preference in my partner is actually a deeply held conviction? What shifted in my understanding when I recognized the difference?

3. Where do our values overlap in ways we may have taken for granted, and what would it mean to actively honor and protect that common ground rather than assuming it will always be there?

4. Were there any areas where our values genuinely differ, and can we each describe what it felt like to sit with that difference rather than trying to resolve it? What did we learn about each other in those moments?

5. How did the values I hold most closely get formed? Was there a story or memory that came up in these conversations that helped my partner understand the origin of one of my beliefs in a way they hadn't before?

6. If I am honest with myself, are there values I hold that I haven't shared with my partner, not because I was hiding them, but because the opportunity to talk about them never arose? What would it mean to keep this kind of conversation going?

7. What did I notice about the way my partner talks about what matters most to them? Was there something in their tone, their emotion, or their choice of words that told me more than the content of their answers alone?

8. How can we carry what we learned in this chapter into the way we make decisions together, not by agreeing on every point, but by making sure each person's values are genuinely heard and respected when it matters most?

CHAPTER 5

Parenting And Family



“To the world you may be one person, but to one person you may be the world.”

— Author Unknown

Our childhood and family experiences set the stage for much of our future. How we love, how we handle conflict, how we communicate, and how we show up in close relationships are ideas that are seeded in early life moments. That's why, when it comes to family values, beliefs, hopes, and dreams, it's important for couples to explore these topics thoughtfully and intentionally. These conversations can reveal values you didn't know you carried, dreams you've never voiced, or differing views never before explored.

Becoming parents changes everything: your relationship, your identity and sense of self, your responsibilities and daily routines, not to mention your long-term plans. What was once a relationship between two now expands to include new lives that depend on you, physically and emotionally.

For some couples, this means confronting big questions: Do we want children? Why? When? How many? Biologically, with a surrogate, or through adoption? These aren't just practical decisions, but they reach deep into your identity, your vision for the future, and the kind of life you want to build together.

Whenever I work with a couple fighting about how to parent their children, I remind them that the greatest gift they can give their kids is showing them two parents who truly love each other and respect one another's different perspectives.

The research is clear: kids thrive when their parents have a strong, respectful relationship. A peaceful partnership gives children a sense of security and emotional steadiness that stays with them as they embark upon their own life journey. On the other hand, ongoing conflict between parents can create a sense of insecurity and a lasting imprint on children, even raising their levels of stress, confusion, and anxiety.

Because we are each products of our own unique upbringing, it is only natural for couples to hold differing views on family, including the roles of parents, grandparents, and extended family. The first step in building a cohesive family is not to go to war over these differences, but to talk about them respectfully and hold compassionate space for learning and understanding more about your partner.

There is a pattern in these arguments that shows up so reliably it has become one of the most dependable findings in my clinical work. When a couple argues about parenting, the argument is almost never just about the child. It is about the parent's own childhood reaching forward into the present moment, trying to correct something, protect something, or recreate something. The partner who insists on strict boundaries around screen time may be responding to a childhood where they felt unsupervised and unprotected. The partner who resists structured discipline

may be responding to a childhood where control felt suffocating. Neither is inventing their position. Both are drawing from real experiences that genuinely shaped who they are.

When these histories go unspoken, parenting disagreements can feel impossibly personal. One partner hears criticism of their approach as a criticism of their family of origin, or worse, of their fitness as a parent. The intensity of the reaction often has very little to do with the specific issue at hand and almost everything to do with the meaning attached to it.

The questions in this chapter are designed to surface those meanings. They invite you to explore not just what you think about parenting, but why you think it. Where did your instincts come from? What are you trying to provide for your children that you received as a child, and what are you trying to provide that you did not? When you and your partner can answer these questions together, with genuine curiosity rather than defensiveness, the parenting conversations that follow begin to feel collaborative instead of combative.

Whether you are raising young children, guiding teenagers, planning for a family someday, or navigating the question of whether to have children at all, these questions are here to help you talk openly about what family looks like for you,

what's been hard, what's been beautiful, and how you can support each other more fully along the way. As you look far into your long-term future, try to engage with these questions in a space of genuine love, curiosity, empathy, and honesty.

THE BIG DECISION



101

☐

If we were to create a pros and cons list about having kids, what would your top three entries be on each side? Which weighs heaviest for you?

102

☐

Do you have a picture in mind for the ideal size of our family? What is the story behind that picture?

103

☐

If we found ourselves struggling with fertility, which paths would you be most open to exploring: medical interventions, adoption, fostering, or embracing a child-free life? What fears or hopes come up around each option?

104

☐

If we decided to have a child and then discovered we were having twins or triplets, what would be your first reaction? How would we tackle this adventure together?

105

☐

If we choose not to have children, what would our relationship, home, and adventures look like in 20 years?

106

☐

If you could design the perfect timing for bringing kids into our lives, what would that timeline look like and why? What factors matter most in this timing?

107

☐

What childhood experience of yours makes you either excited or terrified about potentially becoming a parent? How might this influence your view on parenting?

108

☐

What positive feelings bubble up to the surface when you think about being a parent? What does being a parent mean to you?

109

☐

Are there any special qualities you see in me that you would hope to see in our children? What would be an example of what it might look like to see our child embody some of these traits?

CREATING OUR FAMILY CULTURE



110

- ☐ What's one family tradition from your childhood that you'd want to continue with our children? What did it mean to you growing up?

111

- ☐ Are there any traditions from childhood that you would not wish upon our kids? Which ones, and why?

112

- ☐ If we could create a "family bumper sticker" that captures our unique flair, values, and quirkiness, what might it say and why?

113

☐

What “rule” from your childhood home makes you laugh now that you’re an adult? Are there any quirky guidelines you’d secretly like to establish in our home?

114

☐

What role did family meals play in your childhood, and what elements would you want to either replicate or change for our family?

115

☐

Can you think of something from childhood that you might have been missing that you would want to give to our children? How might that feel for you?

116

☐

If you could steal one element from another family’s culture that you’ve admired, what would you borrow and why? How would we make it authentically ours?

PARENT PERSONAS



117

- ☐ When you imagine us sharing parenting responsibilities, how do you picture our division of labor? What is our process for figuring out who does what when it comes to chores and tasks?

118

- ☐ What parenting moment have you witnessed that made you think, “I definitely want to handle it differently when it’s my turn”? What approach would you take instead?

119

- ☐ Between us, who do you think would be the “fun parent” versus the “responsible parent,” or would we break those stereotypes? How might we balance these energies?

120

☐

What aspect of parenting secretly terrifies you the most? What would help you feel more confident about this challenge?

121

☐

If our child came to you with a scraped knee versus a broken heart, which would you feel more equipped to handle? How might we complement each other in these moments?

122

☐

What's a quality you've seen in me that makes you think I'd be a great parent? Is there something you think I might struggle with?

DISCIPLINE PHILOSOPHIES



123

☐

What memories from childhood stand out when you think about being disciplined? How has this shaped or impacted you?

124

☐

What do you believe is the ultimate goal of disciplining a child? How might we both accomplish this together as a team?

125

☐

Do you have a philosophy or belief system about what disciplining a child should or should not look like?

126

☐

Where does your parenting philosophy come from?
Is there a person or experience that influenced you?

127

☐

What's your view on apologizing to children when parents make mistakes? How does this align with what you experienced as a kid?

128

☐

What was the most effective (or ineffective) consequence you received as a child? How did it shape your view of rules and authority?

129

☐

What's your take on the timeout chair, reward charts, natural consequences, or other discipline approaches? Which feels most aligned with your values and why?

NURTURING INDEPENDENCE



130

☐

What was your own curfew as a teenager, and how did you feel about it? What factors would guide your thinking about setting curfew for our teenagers?

131

☐

If our teenager was caught sneaking out at night, would you lean more toward a strong punishment or accept that 'kids will be kids'?

132

☐

What are your feelings about teenagers pushing their independence and experimenting with alcohol, smoking, drugs, or sex? How and when would you discuss these topics?

133

☐

If our teenager wanted to dye their hair bright blue before a family wedding, what would your gut reaction be? How would you hope to navigate this moment?

134

☐

How would you approach the “birds and bees” conversation? What age would you start, and what information feels appropriate at different stages?

135

☐

What teenage rebellion did you engage in (or wish you had)? How might this experience influence how you’d handle your own teen’s boundary-pushing?

136

☐

What could we do to foster stronger relationships with our kids so that they feel safe and comfortable talking to us during personal challenges, rather than avoiding us?

DIGITAL DILEMMAS



137

- ☐ How might we balance setting healthy technology boundaries while still allowing our children to connect with their peers? What family rules would be important to have?

138

- ☐ What's your take on sharing photos of our kids online? Would you be a proud poster, a strict privacy protector, or somewhere in between? What boundaries are important to you?

139

- ☐ If our 10-year-old begged for a smartphone because “everyone else has one,” how would you respond?

140

☐

How would you respond if you discovered our teenager was looking at pornography online? What would you want them to know or learn?

141

☐

What's your current relationship with your own phone or devices? What technology habits would you want to model differently as a parent?

142

☐

If our teenager developed an intense gaming habit, at what point would you become concerned? What approach would you take before it reached a crisis point?

143

☐

If we implemented a “device-free dinner” rule, what parts would you find easy and which would be challenging? What exceptions to this rule would you find reasonable?

EMOTIONAL INTELLIGENCE



144

- ☐ Think about how emotions were handled in your childhood home: what's one approach you'd want to replicate and one you'd definitely change? How might we build on these lessons to create a healthy emotional environment?

145

- ☐ If our toddler had a complete meltdown over a broken cookie, what would your instinctive response be? What could I do to be most supportive in that moment?

146

- ☐ What's an emotion that was difficult for you to express as a child? How might we create space for our children to express this feeling safely?

147

☐

If you caught our child in a lie, what would you be more concerned about: the dishonesty itself or the underlying reason for it? How would you address both aspects?

148

☐

What's your comfort level with children expressing anger, sadness, or fear? Are there any emotions that would be more challenging for you to support?

149

☐

If our child was being picked on but didn't want us to intervene, how would you balance respecting their wishes versus wanting to protect them?

150

☐

What's a creative way we might help our children develop emotional vocabulary beyond just "happy," "sad," or "mad"? What stories, conversations, games, or activities might make this more fun?

TRICKY TOPICS & TOUGH QUESTIONS



151

☐

If our 5-year-old asked where babies come from while we were at a family dinner, how would you respond? How would you answer that question if they asked us privately?

152

☐

How would you respond if our child asked you to explain God? How would you feel about having this conversation?

153

☐

How do you envision talking about your own past mistakes with your children? Which life lessons would you share, and which might you keep private?

154

☐

What's your approach to discussing current events or social justice issues with children? At what age would you start, and how would you frame these conversations?

155

☐

What's a question you wish you could have asked your parents but never felt comfortable bringing up? How might we create openness around difficult topics?

156

☐

If our child asked difficult questions about topics like death, violence, or injustice that you're still figuring out yourself, how would you approach answering honestly while still providing security?

FAMILY CONNECTIONS



157

- ☐ How important is it to you that our children have a close relationship with relatives who live far away, and why? What are some ways to maintain connection through the distance?

158

- ☐ What role do you imagine grandparents playing in our children's lives? What boundaries or guidelines might be important to establish early on?

159

- ☐ Can you recall a time when a family member caused tension between us? What helped us navigate that situation successfully, and what would you want to do differently in the future to remain united?

160

☐

If holidays created tension or competition between our extended families, how would you want to navigate these expectations and create a situation that works best for us?

161

☐

What family rituals might help our kids build strong bonds rather than sibling rivalry? What did you experience or wish for in your own sibling relationships?

SUPPORTING UNIQUE IDENTITIES



162

☐

What would your response be if our child questioned or rejected aspects of our religious, political, or cultural beliefs? What values would guide your reaction?

163

- ☐ What aspects of your own identity were either celebrated or suppressed in your childhood home? How might this experience influence how you'd support your child's self-discovery?

164

- ☐ How would you feel if our teenage daughter wanted to shave her head, or our son wanted to wear makeup? How might that conversation sound?

165

- ☐ What's a passion or interest you weren't allowed or encouraged to explore as a child? Does that impact how you would support our children's interests?

166

☐

If our child's passion was something you knew nothing about, like competitive chess, K-pop dancing, or reptile breeding, would you be able to show unconditional support, or would you be cynical? Why?

EDUCATION AND BEYOND



167

☐

What are your feelings about private school versus public education, and why?

168

☐

How important is it to you that your children are involved in sports and extracurricular activities? Were they a part of your own childhood experience?

169

☐

What was your favorite and least favorite subject in school? How might your personal academic experiences influence how you respond to our children's academic performance?

170

☐

If our child was struggling in school but excelling in non-academic areas, how would you balance supporting their academic growth while celebrating their other strengths?

171

☐

If you received an email from our child's teacher asking you to discipline our child for misbehaving in class, would you discipline the child or put it back on the teacher to handle? Why?

172

☐

What's your take on homework: helpful reinforcement or family time invader? How can we find the right balance?

173



What's an educational experience outside traditional schooling that you'd want your child to have? How might travel, nature, community, or the arts play a role in their learning?

174



If our teenager wanted to pursue an unconventional educational path, like pursuing the arts, early college, traveling abroad, or alternative schooling, how open would you be to exploring these options? What concerns would you have?

HEALTHY FOUNDATIONS



175



What's your take on childhood sleep: strict bedtimes, flexible rhythms, or somewhere in between? What was your experience growing up?

176

☐

If one of our kids struggled with their weight, how would it impact you, and how do you suppose you would handle it?

177

☐

How would you feel about our child eating in their room? What rules would you enforce?

178

☐

If our child was extremely picky about food, would you be more inclined toward an approach of “if they’re hungry, they’ll eat whatever I serve” or “let me cook something just for them”? What values guide this thinking?

179

☐

How would you approach the balance between teaching body safety without creating fear? What age-appropriate approaches seem most effective?

180

☐

If our child struggled with anxiety or other mental health challenges, what approach would feel most supportive? What resources would you want to explore?

181

☐

What health-related habit do you think would be hardest for you to model consistently for our children? How might we support each other in demonstrating healthy habits even when they're challenging?

MONEY MATTERS



182

☐

If we gave our 10-year-old an allowance, would you tie it to chores or provide it unconditionally? What money lessons would you hope this approach teaches?

183



What's a money mistake you made growing up that you'd want to help your children avoid? What experience would you want them to learn from directly?

184



How would you respond if our teenager wanted expensive brand-name items when budget-friendly alternatives exist? What values would guide this conversation?

185



If our child wanted to start a lemonade stand, dog-walking business, or other entrepreneurial venture, how would you support their initiative while ensuring appropriate supervision?

186

☐

What values would you want to instill about saving for the future versus enjoying money in the present? How might our potentially different approaches to money complement or challenge each other as parents?

187

☐

How transparent would you want to be with children about family finances? What age-appropriate information would you share at different stages?

188

☐

If our teenager wanted an expensive item we couldn't afford, would you encourage them to save, help them earn it, split the cost, or find alternatives? What financial values drive this approach?

LIFE SKILLS BOOT CAMP



189

☐

What's a practical skill you wish you'd learned earlier in life? At what age would you start teaching this to your child and how?

190

☐

If we created an "Adulting 101" curriculum for our teenagers, what five essential skills would make your must-include list?

191

☐

How would you balance doing things efficiently yourself versus letting children help imperfectly? Where would your patience threshold be tested most?

192

☐

What's a life skill your parents taught you that seemed unnecessary at the time but you now appreciate? How might you make this lesson engaging for our child?

193

☐

If our teenager's room were always messy, even when you asked them to clean it, would you eventually clean their room for them, let them live in their mess, or introduce consequences for not cleaning up? How would you feel about this decision?

194

☐

Would you encourage our children to cook and bake, even if it meant they would likely leave the kitchen a big mess? Why or why not?

KEEPING THE SPARK ALIVE



195

☐

What's your biggest concern about how having children might affect our relationship? What proactive steps could we take to protect our connection?

196

☐

How would you want to handle disagreements about parenting in the moment versus behind closed doors? What code word or signal might help us pause and regroup?

197

☐

What's one way your parents balanced (or failed to balance) being partners and parents? How has this influenced what you want to create in our family?

198



How would you want to handle a situation where I've set a boundary with our child that you completely disagree with? What would the ideal outcome look like?

199



If parenting begins to consume most of our conversations, what could help us remember to see each other as more than just co-parents? What aspects of our pre-parent relationship would you most want to preserve or reclaim?

200



Who are parents that you admire for maintaining their own relationship while raising great kids? What specific strategies might we borrow from their playbook?

CHAPTER FIVE:

AFTER THE CONVERSATION

Of all the conversations in this book, the ones in this chapter are among the most likely to have stirred something emotional. Parenting touches identity in a way that few other topics can. When you talk about how to raise a child, you are inevitably talking about how you were raised, what you want to repeat, what you want to repair, and what kind of legacy you hope to leave. Those are not small stakes. For many couples, this is the first time they have ever discussed these things with the depth and intentionality these questions invite.

If something came up in these conversations that felt hard, I want to normalize that. Parenting disagreements between partners often carry a particular kind of heat because both people are coming from a place of genuine care. You are not

arguing because you don't care about the same things. You are arguing because you both care enormously, and you are each drawing on different experiences and different instincts to express that care. Recognizing this does not make the disagreement disappear, but it changes the way you hold it. Your partner is not your opponent. They are another person who loves your children (or your future children) and wants the best for them, just as you do.

Some of the questions in this chapter may have touched wounds that are still tender. Questions about your own childhood, about how you were parented, about what you wish had been different, these can bring up feelings that go well beyond the scope of a couples conversation. If something surfaced for either of you that feels bigger than what these questions can contain, that is not a sign that you did something wrong. It is a sign that there is important material there, material that may benefit from continued conversation between the two of you, and in some cases, from professional support.

For the many couples who navigated this chapter and found themselves feeling closer, more aligned, or simply more informed about each other's parenting instincts, I want to point to what just happened. You gave each other something that very few parents receive: the experience of being genuinely heard

and understood in their vision for their family. That experience, in itself, is a gift to your children, because parents who feel seen and supported by each other show up differently. They are more patient, more flexible, and more present, not because they have resolved every disagreement, but because they are no longer carrying the weight of feeling alone in the most important role of their lives.

The couples I admire most are not the ones who parent identically. They are the ones who can look at each other, acknowledge that they see things differently, and say, “Tell me more about why this matters so much to you.” That single question, asked with sincerity, has the power to transform a parenting disagreement from a battle into a bridge.

WHAT HAVE WE LEARNED?

As you reflect on the conversations from this chapter, explore the following questions together:

1. What did I learn about the experiences from my partner's childhood that are actively shaping how they want to parent, and how does understanding this change the way I respond when we disagree about the kids?

2. Was there a moment in these conversations when I felt my partner truly understood something about my parenting instincts that I had never been able to explain clearly before? What made that moment possible?

3. Where do we genuinely agree about the kind of family we want to build, and have we taken time to celebrate and reinforce that common ground, or have we been spending most of our energy on the areas where we differ?

4. If I am honest, is there a parenting belief I hold that is more about my own childhood wounds than about what my child actually needs right now? What would it look like to separate those two things with my partner's help?

5. How do I typically react when my partner's approach to parenting differs from mine? Do I get curious, or do I get defensive? What would it take to shift toward curiosity more consistently?

6. What is one specific thing my partner shared about their hopes or fears as a parent that I want to remember and carry with me, not because I need to fix it, but because it helps me understand who they are and what drives their choices?

7. Are there areas where we've been avoiding a parenting conversation because we suspect we disagree? What would it look like to approach that conversation together with the same care we brought to this chapter?

8. What is one thing we can do this week to show our children (or our future family) that their parents are a team, not because we agree on every detail, but because we are committed to working through our differences with respect?

CHAPTER 6

DISCUSSING MONEY & FINANCES



“Price is what you pay. Value is what you get.”

— Warren Buffett

Few topics in relationships generate as much tension or as many emotions as money. Financial discussions can trigger deep reactions, reveal contrasting values, and expose different perspectives on security, freedom, and what constitutes a meaningful life.

This charged dynamic exists because money isn't just about dollars and cents; rather, it's intertwined with our sense of security, power, independence, generosity, and self-worth. Our attitudes toward earning, spending, saving, and sharing often take root in childhood, shaped by family circumstances, cultural messages, and the spoken or unspoken lessons we absorbed about what money means.

When two people with different financial histories and mindsets build a life together, those differences can create significant friction. But, when approached with curiosity and care, the same differences can foster a harmonious complementarity. Perhaps one partner excels at saving and planning while the other brings spontaneity and enjoyment to financial decisions. Maybe one focuses on present security while the other keeps long-term goals in view. Their views are not right or wrong, just different. Talking about money is not about budgets but a doorway into building trust, security, alignment, and a stronger foundation as a couple.

What I want to expand on, drawing from my work with couples, is how powerfully the body reacts to money conversations. I have sat with couples who can discuss the most intimate details of their emotional lives with relative openness, but the moment the topic shifts to finances, something visible changes. Shoulders tighten. Eye contact drops. One partner starts speaking in justifications before they have even been asked to explain themselves. The nervous system treats a money conversation as a threat, and for good reason: money, in our culture and in most families, has been wrapped in layers of shame, secrecy, judgment, and control for generations.

For many people, their very first experiences with money were experiences of powerlessness. Children do not earn their own income. They are dependent on the adults around them for every material need. If those adults managed money with generosity and openness, the child absorbed one message. If money was a source of tension, scarcity, secrecy, or control, the child absorbed a very different message. That message does not disappear when the child grows up, gets a job, and opens a joint bank account with the person they love. It goes underground, where it quietly shapes every financial decision, every reaction to an unexpected expense, and every argument about whether a purchase was reasonable or reckless.

This is why money conversations between partners can escalate so quickly and feel so personal. When your partner questions a financial decision, it can feel like they are questioning your competence, your values, or your ability to provide and protect. When your partner makes a purchase without consulting you, it can feel like they are dismissing your need for security or control. These interpretations are rarely accurate, but they are emotionally real, and they will continue to drive conflict until the underlying stories are brought into the open and explored with care.

The questions in this chapter create space to explore both your individual and shared relationship with money. They invite honest conversation about your financial histories, values, habits, concerns, and aspirations. By bringing these topics into the open, you can begin to understand the emotional undercurrents of your financial decisions and work toward an approach that honors both partners' needs and priorities.

Remember that financial intimacy, like other forms of vulnerable closeness, can stir a natural instinct to be protective or put up walls. Trust develops gradually through consistent, respectful communication. The goal in these conversations is not to change one another or even align about every dollar, but to create a shared understanding that

genuinely respects the deeper feelings behind what money represents to each of you.

REFLECTING ON MONEY ORIGIN STORIES



201

☐

What's your earliest memory of understanding that money had value? How did that realization shape parts of your childhood?

202

☐

What comes to mind when you think about how your parents handled money? Is there a specific memory that stands out?

203

☐

When you were a child, what messages did you hear from your parents about working for your money? How might those messages impact us today in our relationship?

204

☐

Can you recall a moment from childhood when you realized families had different financial means? How did this awareness impact your understanding of money's role in society and relationships?

205

☐

Do you remember the first purchase that you ever saved up for and bought yourself? What was that story?

206

☐

What were some of the ways you earned money as a kid? How did these experiences impact you as an adult?

207

☐

If you could reshape a financial habit that formed in your early adulthood, which would it be and why? How might your life have unfolded differently?

208



Growing up, was money a taboo subject, or was it spoken about openly and freely? How did that shape your relationship with money?

209



How does your cultural background or family heritage influence your views on money in ways that might be invisible to me? What values or practices from your background would you want to honor in our financial life?

MONEY PERSONALITIES & PATTERNS



210



How would you describe your natural tendencies with money? Are you more of a saver, spender, planner, or avoider? How do these tendencies show up in our everyday financial decisions?

211

☐

When it comes to money, do you think more with your heart or your head? Can you give an example?

212

☐

If there is an expensive item you want to buy yourself, what is your thought process? Do you just splurge, shop around, or wait for a sale? Why?

213

☐

How does your own sense of self-worth relate to how you spend money? Do you feel the need to justify buying something for yourself?

214

☐

Do you ever shop just for the fun of it, not because you need anything specific? When might you be more likely to go on a shopping spree?

215

- ☐ How do your emotions impact your spending and saving habits? Does being stressed, anxious, or happy impact when you save or spend?

216

- ☐ When we disagree about money, what deeper needs do you think might be at play? Is it related to security, a sense of freedom, accomplishment, or something else? Is there a story behind this?

217

- ☐ What elements create a sense of financial security and freedom for you? Is it having certain financial milestones, experiences, luxuries, or something else?

218

- ☐ What form of spending does not ultimately bring you joy, but you do it anyway? What draws you to it?

219

☐

Do you only think about shopping when there is something you need? Do you find yourself browsing to look for things you might like? Why?

220

☐

When you think about purchases that have been most meaningful over time, are they related to the amount you spent? Can you share a specific example?

221

☐

Can you share examples of purchases that really fulfilled you? What factors might have contributed to how they left you feeling?

FINANCIAL VULNERABILITY



222

☐

Is there something you spend money on that doesn't quite align with the financial values you hold? How do you make sense of that gap?

223

☐

What financial achievement are you quietly proud of that you don't often share with others? Why does this particular accomplishment matter to you?

224

☐

If I looked closely at your recent purchases, is there a story they would tell? What might it reveal about you?

225

☐

Can you share a money mistake that still makes you cringe when you think about it? What important lesson came from this experience?

226

☐

What's a money habit you have that might surprise people who know you in other contexts? Where do you think this pattern originated?

227

☐

What financial responsibility do you actually find satisfying or meaningful, even though others might consider it tedious or restrictive?

228

☐

What's a financial question you would find uncomfortable to answer completely honestly? What makes this topic particularly vulnerable for you?

229

☐

Can you share a time in your life when you had little to no money? How did that feel? What did you do to get by?

230

☐

Were you ever fired from a job? Can you share what that was like for you and how you handled it?

231

☐

How do you feel about buying used items or receiving hand-me-downs? What second-hand items would you be comfortable or uncomfortable receiving? Growing up, how did your family feel about it?

MONEY DREAMS & ASPIRATIONS



232

☐

If we inherited millions, what luxuries would you want to spend on? What meaningful impact would you want us to create with our wealth?

233

☐

What money-related skill would you like to develop that would make you more financially competent? How would mastering this capability shift our financial landscape?

234

☐

How would you feel about retiring sooner and living on a modest budget versus working longer and having a larger retirement fund? Why?

235



What experience would be worth saving for that would create lasting memories rather than momentary pleasure? Why does this particular experience matter to you?

236



Do you have any personal passions or talents that might also become a source of income? How can I be more supportive of trying to make this a reality?

237



If you did not have to work anymore, would you still want to? Why or why not?

COUPLES & CASH FLOW



238



In what ways do we see eye-to-eye on managing money? In what ways do we disagree?

239

☐

Can you think of an example of how we complement each other when it comes to saving and spending?

240

☐

Are there any specific ways I handle money that you particularly appreciate? Why?

241

☐

How do you feel about couples having completely joined finances versus maintaining separate accounts for certain expenses or purchases? Would either approach make our relationship stronger?

242

☐

What does financial trust look like to you in a relationship? Are there certain areas where you value privacy and others where complete openness matters more?

243

- ☐ Is there a topic or conversation around money that we've been avoiding? What is it, and why do you suppose we avoid it? Is there a way we can have the conversation and both feel safe?

244

- ☐ If we completely swapped financial outlooks for a month, what aspect of my approach would you find most challenging to adopt? What might you discover about yourself through this perspective shift?

245

- ☐ What financial habit or value of mine have you initially resisted but have come to appreciate over time? What was your initial reluctance, and how do you feel about it now?

246



When have financial conversations brought us closer together, and when have they created distance? What patterns have you noticed in our most productive versus most difficult money talks?

247



How might we create a shared language around money that feels less loaded and more connecting? What terms or approaches would make financial discussions more comfortable?

STRESS & SECURITY



248



What specific financial scenario creates the most anxiety for you, even if it's not necessarily logical or likely? Are there things I do that might trigger your stress? How can I be more compassionate?

249

- ☐ When you feel stressed about money, is there a story or experience from earlier in your life that might be connected? What would help you feel more secure?

250

- ☐ What does it feel like when financial worries overtake you? Where in your body do you notice the stress, and how does it feel?

251

- ☐ If your financial anxiety had a voice, what specific narratives, beliefs, or phrases would it repeat to you? What truths or reassurances might counterbalance these fears?

252

- ☐ What amount in savings helps you feel a baseline sense of security? How would having that amount change your day-to-day life?

253

☐

When you're experiencing financial stress, do you tend to process it internally or externally? How does it impact your behavior? What specific support from me would be most helpful during these moments?

254

☐

What financial holdings would give you the greatest sense of security: having cash at home, in the bank, tied up in investments, the stock market, or real estate? Why?

255

☐

Can you think of one or two practical actions that we could start this month that would help reduce your financial stress? What's been preventing us from implementing this solution?

SPENDING & SATISFACTION



256

☐

As a home is the largest purchase most couples will ever make, how do you feel about owning a home versus renting? What does home ownership mean to you?

257

☐

Do you have a dream home? What does it look like in your mind? What's the story behind this dream?

258

☐

Is your dream home just a fantasy or something you wish to pursue, and why? Is there a way we could make it happen?

259

☐

What kinds of purchases bring you joy? What does this reveal about what truly brings you satisfaction beyond the price tag?

260

☐

Is there a category of shopping that, when it is advertised or goes on sale, gets you excited to buy it? Can you share the history of this for you?

261

☐

What is your view on buying jewelry? Do you see it as an investment or more of a token of love? How do you feel about buying real versus costume jewelry?

262

☐

What does having a car mean to you? Is it just a way to get around, or do you have a bond with your car, taking great pride and enjoyment in it?

263

- ☐ What is your first memory of wanting or owning a car? How does it make you feel to recall that memory?

264

- ☐ What is your view on car buying? Do you prefer to get the newest and best? Would you rather buy something used, lease a car, or take the bus? Why?

265

- ☐ If something you really wanted was suddenly given to you for free, how would it impact your fulfillment by it? Does the act of purchasing create a stronger attachment for you? Why?

266

- ☐ Do you find satisfaction in earning money for money's sake, even if you didn't need it? What does earning represent for you beyond what the money buys?

DEBT & BORROWING



267

☐

How would you characterize your relationship with debt? Is it a tool, a burden, a necessary evil, or something else entirely? What experiences have shaped this perspective?

268

☐

If financial constraints required significant budget cuts, what would be the first expenditure you'd be willing to give up, and what is the last thing you'd want to cut? Why?

269

☐

What's your immediate emotional response when you hear the word "debt"? How does this gut reaction influence your financial decisions, even if it contradicts your logical understanding?

270

- ☐ Do you view a mortgage as debt, something that weighs on you, or is it just a background monthly expense that comes as part of living? Do you feel pressure to pay it off early?

271

- ☐ Can you describe the experience of paying off a significant debt? What emotions accompanied this achievement, and what motivated you to prioritize that particular obligation?

272

- ☐ How comfortable do you feel about taking on different types of debt: for education, housing, business opportunities, or personal expenses? What principles guide these distinctions?

273

- ☐ If we could eliminate one debt completely right now, which would you choose and why? What would this specific financial freedom allow in our lives?

274

☐

What's your approach to credit cards, and how has it evolved over time? What experiences or observations have shaped this perspective?

275

☐

How do you feel about maximizing credit card points, miles, or bonus offers? Are they a smart strategy or a trap that encourages overspending? Do you have any experiences you can share?

276

☐

How did your family view borrowing money? Which of these inherited beliefs about debt serve you well, and which ones might need reconsideration?

SAVING & INVESTING



277

☐

What are your views on saving money? How does your savings account impact how you feel in life?

278

☐

What feelings emerge when you think about your savings: security, pride, anxiety, or something else? What experiences have shaped these emotional responses?

279

☐

What would make saving money feel more meaningful rather than a financial obligation? How might aligning it with our shared goals and dreams change how it feels?

280

☐

How comfortable are you with investment risk? Would you rather keep our money in savings, or take some risk to get a better return? Where do your views come from?

281

☐

What aspect of investing or growing wealth would you like to understand better? What could we do together to increase our financial literacy?

282

☐

When it comes to investing, are you more inclined to figure it out yourself or to work with a professional? Why?

GIVING & GENEROSITY



283

☐

What causes or issues matter most deeply to you when you think about financial giving? What personal experiences have shaped these priorities?

284

☐

When you were growing up, was charity a part of your family culture? How did this impact your views as an adult?

285

☐

If we are limited in what we can donate financially, how would you like to contribute beyond money? How might these forms of generosity be uniquely meaningful?

286

☐

Do you tend to prefer planned, intentional giving, or spontaneous acts of generosity? Can you share an example of each that felt particularly meaningful to you?

287

☐

Are your views of charity connected to any religious or spiritual beliefs? If so, what are your earlier memories surrounding these beliefs or practices?

288

☐

If we designated a specific portion of our income for giving, what percentage would feel both generous and sustainable? How would you want to decide where these funds go?

289

☐

What's been your most satisfying experience of either giving or receiving financial generosity? What elements made this exchange particularly meaningful?

290

☐

How do you navigate the balance between financial generosity and maintaining appropriate financial boundaries? Have there been situations where finding this balance was challenging?

FAMILY FINANCIAL DYNAMICS



291

☐

What unspoken money messages from your family still influence your financial decisions today? Which of these inherited perspectives would you like to consciously change?

292

- ☐ How comfortable do you feel discussing our financial situation with family members? What boundaries feel important to maintain around money conversations with relatives?

293

- ☐ If a family member asked for significant financial help, what process would you want us to follow before responding? What principles would guide your thinking?

294

- ☐ When you think about potential financial support for aging parents or other family members, what responsibilities do you anticipate? How might we approach these complex situations together and united?

295



How might we respond to significant differences in financial circumstances between us and our extended family? What approaches would honor both relationships and boundaries?

VALUES & PURPOSE



296



If money were truly no object, how would you spend your time and energy? What elements of this ideal life could we begin incorporating now, even on a smaller scale?

297



If we discovered we had an extra \$500 monthly that we hadn't accounted for, how would you want to allocate it? What might this priority reveal about your deeper values?

298



Is there something your friends or family members spend money on that you find puzzling or unnecessary? What does this difference in priorities reveal about your unique values?

299



What does “enough” look like for you in tangible terms? How would you recognize when you’ve reached this point, and how might your approach to money shift then?

300



If we created a money mission statement for our relationship, what core principles or values would you want to include? How would we measure success beyond just financial metrics?

CHAPTER SIX:

AFTER THE CONVERSATION

There is a particular kind of relief that couples describe after having an honest conversation about money. It is not that the practical challenges have been solved. The budget is still what it is. The debts, the goals, the competing priorities, those are all still present. But something in the space between the two partners has changed. The topic that used to sit behind a locked door, creating tension every time it was approached, has been opened. For many couples, simply discovering that they can talk about money without it turning into a fight is itself a significant breakthrough.

If that was your experience in this chapter, I want to name what happened. You created safety around one of the most dangerous topics in a relationship. You asked each other questions that most couples avoid for years. You shared stories

about your childhoods, your fears, your relationship with spending and saving, and you did so not to build a better budget, but to build a deeper understanding of the person you share your financial life with.

That understanding is the foundation that makes everything else possible. Practical financial planning, budgeting, setting shared goals, these are all important. But they only work sustainably when both partners feel that their deeper needs around money have been heard and respected. A budget created without emotional safety is a budget that will be quietly resisted or resentfully followed. A financial plan built on mutual understanding is a plan that both people feel invested in protecting.

I also want to acknowledge that some parts of this chapter may have been uncomfortable. Money carries shame for many people, sometimes about how much they have, sometimes about how little, sometimes about decisions they have made that they regret. If something surfaced in these conversations that one of you has been carrying alone, please recognize the courage that took. Sharing financial vulnerability with a partner is one of the most intimate things a person can do, and

it deserves to be met with the same care and acceptance you would bring to any other form of emotional disclosure.

For couples who discovered real differences in how they approach money, I want to return to a theme that runs throughout this entire book: differences are not a diagnosis. They are data. A couple where one partner is naturally cautious and the other is naturally generous has something valuable, if they can learn to see it that way. The cautious partner provides stability and protection. The generous partner provides joy and connection. Neither instinct is wrong. The work is in learning to honor both, and in building enough understanding that each person trusts the other's financial instincts even when they would have made a different choice themselves.

The conversations in this chapter were designed to begin that process. Not to create a financial plan, but to create the conditions in which any financial plan you build together will feel like it belongs to both of you.

WHAT HAVE WE LEARNED?

As you reflect on the conversations from this chapter, explore the following questions together:

1. What did I learn about my partner's earliest experiences with money that helps me understand why they react the way they do to certain financial situations, and how does this knowledge change the way I want to approach money conversations going forward?

2. Was there something my partner shared about their fears or insecurities around money that I had not fully appreciated before? How does understanding this change the way I think about our financial decisions as a team?

3. Where do our financial values genuinely align, and how can we lean into that shared ground more intentionally, rather than focusing most of our energy on the areas where we differ?

4. If I am honest, what is the emotional need that drives my strongest financial instincts? Is it security, freedom, generosity, control, or something else? Have I ever clearly explained that need to my partner?

5. How have money conversations in our relationship typically felt: collaborative, tense, avoidant, or something else? After this chapter, is there something we would both like to change about how we talk about finances?

6. Was there a moment in these conversations when I felt genuinely understood by my partner around something financial that I had been carrying alone? What made that moment possible, and how can we recreate those conditions?

7. What is one financial habit or pattern of mine that I now realize may be connected to something from my upbringing rather than to our current reality? What would it look like to examine that pattern together with curiosity rather than judgment?

8. What is one concrete step we can take together in the next month to make our financial conversations feel safer, more honest, and more connected, not necessarily to change our finances, but to change the way we hold them together?

ACKNOWLEDGMENTS

As a couples therapist, I am deeply moved by the couples I work with on a daily basis. I consider it a sacred honor to sit with them in their raw and vulnerable pain, longings, disappointments, frustrations, hopes, dreams, and most importantly, their victories. I have the greatest respect for those couples who take these critical steps toward strengthening their love and connection.

Therefore, it is with great humility that I thank you and every couple who walks this journey of growth and healing. Whether you are a newly minted couple or a veteran relationship, the simple act of choosing to invest time in your future speaks volumes about what matters to you. Not every couple has the insight to prioritize their connection or the courage to explore it more deeply. By making this choice, you're already taking a significant step toward strengthening the kind of rich, resilient partnership that withstands life's challenges and grows more fulfilling over time.

The quality of your relationship affects virtually every aspect of your life: your health, your happiness, your finances, even your sense of belonging in the world. Therefore, by nurturing this core connection and investing in your relationship, you're creating ripple effects that enhance your overall wellbeing and even spread positive influence to those around you.

For me, this is a journey, both personally and professionally, that I could not have taken without the loving support of my incredible wife and family, all of whom have made sacrifices to support my passions,

nurture my talents, and enable me to make a difference every day in the lives of the couples I see. As this line of work is private and confidential, I don't often get the opportunity to share the fruits of my labor with my family. Yet, every now and then, someone will stop us on the street and introduce themselves to my wife as a client whose marriage I helped save. In my obsessive nature to protect confidentiality, I just smile and say thank you. But in those moments, I can see the gratification in my wife's eyes, as if her support and sacrifice is truly making a difference, one couple at a time. There is no way for me to begin to say thank you, but I dedicate this book series and all my achievements to her.

I am also profoundly grateful to my mentors, supervisors, trainers, and colleagues, all of whom have challenged me to dig deeper, work harder, and push myself in ways I never imagined. Additionally, I am eternally grateful to my coworkers, friends, and professors at Yeshiva University's Wurzweiler School of Social Work, who fundamentally shaped my professional persona as a social worker, researcher, and professor. Perhaps, though, it is my incredible students who truly inspire me most with their own commitment to shining their own light into this darkened world.

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ABOUT THE AUTHOR



Dr. Ari Sytner is a licensed clinical social worker, researcher, author, and internationally recognized expert in relationships. With more than two decades of experience working with individuals and couples, he is known for his compassionate, accepting, and insightful approach to helping all people heal, grow, and thrive, both individually and relationally.

As a Certified Gottman Therapist and licensed couples therapist, Dr. Sytner specializes in guiding partners through the complexities of communication, trust, intimacy, and repair. Drawing from evidence-based methods, including the Gottman Method, EFT (Emotionally Focused Therapy), and Attachment Theory, he brings both clinical precision and human warmth to his work, incorporating a compassionate lens of trauma-informed perspective.

In addition to his clinical practice, Dr. Sytner is a respected educator and mentor, serving on the faculty at Yeshiva University's Wurzweiler Graduate School of Social Work, where he teaches and trains the next generation of social workers. He is also a sought-after speaker, blending science, storytelling, and soulful wisdom to inspire healthier relationships at every stage of life. He is the author of *The Kidney Donor's Journey* and *The Ultimate Relationship Workbook for Couples*.

Dr. Sytner is a proud father, husband, rabbi, and kidney donor. This book and the entire Couples Conversations™ series are an extension of his commitment to bringing more love, compassion, connection, and kindness into the world.

To contact Dr. Sytner, schedule a session or speaking engagement, please visit: **www.asytner.com**

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