

Sharing Money

Money

Three models for couples, and the conversation that has to happen first.

Common arrangements, each with a real trade-off.

Model	How	Trade-off
Fully joint	Everything pooled	Simplest; least autonomy
Fully separate	Split bills, own accounts	Most autonomy; unfair on unequal incomes
Proportional	Joint bills, contribute by share of income	Fairest on unequal incomes; needs discussion
Yours, mine, ours	Joint for bills, personal for the rest	Common compromise

Agree in advance what counts as a joint expense and what threshold requires discussion. The threshold prevents most arguments.