

Silent Money Stress Checklist

12 Warning Signs + Your 7-Day Reset Plan

Money stress doesn't always look like fighting. Sometimes it's the silence that hurts most. The avoided conversations. The tension you can feel but can't name. The slow drift apart that happens when you stop talking about money together.

We know because we lived it. Before we paid off \$203,000 in 27 months, we were drowning in silent money stress. This checklist is the exact framework we wish we'd had.

Use it to identify where you are, then follow the 7-Day Reset Plan to start reconnecting.

*- Sherman & Cristina Merricks
Matrimony & Money*

12 Warning Signs of Silent Money Stress

Check any that apply to your relationship right now:

- 1. You avoid checking your bank account together
If opening the app feels like opening Pandora's box, that's a sign.
- 2. One partner handles ALL the money decisions
Financial isolation creates resentment on both sides.
- 3. You hide purchases from each other
Even small ones. The hiding is the problem, not the amount.
- 4. Money conversations always end in an argument
So you've stopped having them altogether.
- 5. You don't know each other's financial goals
Or worse, you assume they're the same as yours.
- 6. There's a 'spender' and a 'saver' tension
And neither feels understood by the other.
- 7. You feel guilty about personal spending
Even when it's reasonable and within budget.
- 8. Big purchases happen without discussion
Surprise expenses create surprise resentment.
- 9. You lie awake worrying about money alone
Carrying financial anxiety solo is exhausting.
- 10. Your intimacy has decreased
Money stress and emotional/physical distance are deeply connected.
- 11. You compare your finances to other couples
Social media makes everyone else look debt-free and thriving.
- 12. You can't remember your last money conversation that felt good
If money only comes up during stress, the pattern needs to change.

Your Score:

1-3 checked: Early signs. Great time to start talking.

4-7 checked: Moderate stress. The 7-Day Reset is perfect for you.

8-12 checked: High stress. Start the Reset AND consider a Money Date Night this week.

Your 7-Day Money Stress Reset Plan

One small step per day. No spreadsheets required. Just you, your partner, and 15 minutes of intentional connection.

DAY 1**The No-Blame Money History Talk**

Share your earliest money memory with each other. No judgment. Just listen. Understanding where your partner's money beliefs come from changes everything.

DAY 2**Coupon Date Night**

Go on a date that costs \$10 or less. Prove to yourselves that connection doesn't require spending. We did this during our \$203K payoff and it became our favorite tradition.

DAY 3**The Gratitude Money Exercise**

Each write down 3 things you're grateful your partner does with money. Share them over coffee. Watch the walls come down.

DAY 4**The 'What Really Matters' Talk**

Ask each other: 'If money wasn't an issue, what would our life look like?' This reveals your shared values beneath the stress.

DAY 5**One Shared Small Win**

Pick ONE tiny financial win you can accomplish together today. Cancel a subscription. Move \$20 to savings. Cook dinner instead of ordering. Celebrate it.

DAY 6**Vision Casting Date**

Dream together for 15 minutes. Where do you want to be in 1 year? 5 years? Write it down together. Put it on the fridge.

DAY 7**Celebrate Your Progress**

You just completed 7 days of intentional money connection. Acknowledge what shifted. Plan your first monthly Money Date Night.

What's Next?

You've identified your stress points and you have a plan. Here's how to keep the momentum going:

Take the Money Personalities Quiz

Discover your unique money personality type and how it interacts with your partn...

matrimonymoney.com/quiz

Start Monthly Money Date Nights

Our #1 tool for couples who want to stay connected around money. Get the free st...

matrimonymoney.com/resources

Listen to the Podcast

Real conversations about marriage and money from a couple who's been there. New ...

matrimonymoney.com/podcast

Join the Free Community

Connect with other couples on the same journey. Share wins, get support, stay ac...

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"Your marriage is worth more than your money stress."

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Paid off \$203K in 27 months with 3 kids

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