

Getting Your Spouse on Board with Finances (Dave Ramsey Approach)

1. Start with a Conversation, Not a Confrontation

Approach gently and respectfully, not with blame or frustration.

Use 'I' statements like, "I feel stressed about our finances and I want us to work together so we can have peace with money."

Emphasize teamwork: "This is something we can win at together."

2. Share the Why Behind Your Concern

Explain your motivations-getting out of debt, building wealth, giving generously, or securing your family's future.

Tie your financial goals to shared dreams (house, travel, children's future, etc.).

3. Invite Them Into the Plan

Don't dictate; collaborate. Say something like, "Can we look at this together and make a plan we both feel good about?"

Go through the 7 Baby Steps together so they understand the proven path.

4. Watch or Listen to Dave Ramsey Together

Share a short podcast, YouTube video, or Debt-Free Scream that resonates.

Hearing other couples' stories can inspire unity and motivation.

5. Take a Financial Peace University (FPU) Class Together

Ramsey often says FPU has saved more marriages than money!

It provides practical tools and shared language for managing money as a team.

6. Set a Budget Together (EveryDollar or Paper)

Let them help decide where the money goes. The zero-based budget gives every dollar a purpose.

Even if only one spouse is "the nerd," both should give input and agree.

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7. Celebrate Small Wins

Paid off a credit card? Hit a savings goal? Celebrate!

Wins build momentum and increase buy-in.

8. Be Patient but Persistent

Some spouses need time to process, especially if they have money shame, fear, or bad past experiences.

Keep the door open and revisit the topic with love and patience.

Final Thought

Dave recommends: "Keep doing the budget, keep being wise, and let your spouse see the fruit. Most of the time, they'll come around when they see the stress go down and the wins add up."