

Hey, Big Spender! Talking Points

If your spouse is a big spender and you need to reign in his/her purchasing, use the talking points below.

Opening Line: Honey, I've been looking at our account statements and we've been spending way too much on eating out and clothing lately. We really need to cut back.
fill in the blank fill in the blank

Confirms: Yeah, I know. I've been getting up too late to make coffee, so pulling through Starbucks became a habit. What should we do?

On the fence: I guess I could start bringing my lunch one day a week.

Denies: It may seem like a lot to you, but I need those clothes. Bob from the corporate office has been in town the whole month and rumor has it that he's selecting a new VP. Don't I look like a VP in this new Gucci suit? Plus, you just bought a new PDA.

Make a plan: We need to cut back \$100 a week.

Agree and sympathize: Yes, I've been spending more than I should, too. I'm willing to make changes. We can cut back \$100 a week together.

Shock: \$100 a week! That can't be possible!

Anger: Well, if you didn't turn down overtime on the weekend, we could have that money without cutting back!

Bargaining: I work more and make more, so I think I should be able to spend more.

Threat: If we want to take Junior to Disney World this summer, we have to cut back or we can't afford to go.

Avoid a Fight: Every option is on the table.

Share the pain: The cuts don't have to be 50/50. Let's talk about what we each can't live without.

Surrender: If we both make cuts, maybe we can get there. Let's look at the statements together and talk.