

**15 WAYS**

**TO**

**\$PEND**

**EXTRA**

**MONEY**

When you and your partner talk about money, you're not just discussing numbers; you're building trust, shared goals, and teamwork. This week, take it a step further by using this guide as a conversation starter.

Here are 15 ways you could spend extra money, but don't just pick from the list. Talk through each one together. Share why something matters to you. Listen for what's important to them. Then decide on one or two to try this month.

Here's a quick guide with **15 practical + relationship-friendly ways** to spend unexpected extra money:

1. **Clothing Fund** – Plan ahead for seasonal wardrobe updates instead of emergency splurges.
2. **Birthday Gifts** – Stay ready to celebrate without last-minute stress.
3. **Date Night** – Invest in connection.
4. **Gas Fund** – Cushion for fluctuating prices or extra trips.
5. **Impulse Fund** – Yes, you can! Just keep it intentional.
6. **Kids' Savings Account** – Teach long-term thinking early.
7. **Pay Off Debt** – Release stress and increase future freedom.
8. **Emergency Fund** – Peace of mind in a jar (or high-yield account). Maybe some crypto? (That's another convo for later.)
9. **Cell Phone Overage Cushion** – Avoid bill shock and arguments.
10. **School Reward Bank** – Incentives that encourage learning.
11. **Travel Experience Fund** – Save for memories, not just things.
12. **School Supplies** – Reduce mid-year budget hits.
13. **Shooting or Golf Range Time** – Bond over shared hobbies.
14. **Commission or Allowance for Kids** – Tie money to responsibility.

## 15. **Next Grocery Trip** – Boost quality or variety in your food choices.

### ***Conversation Prompt:***

“Which of these excites you the most? Which makes you feel more secure? Which feels like a priority for us right now?”

The goal is not to agree on everything, but to understand each other’s priorities and choose what aligns best with your shared values.

**Tip for Couples:** Pick *one* category from this list this week and talk openly about how much you’d allocate if you had an extra \$50.

**Reminder again: The goal isn’t agreement, it’s understanding.**