The Family Budget Decision Record

Bring the records. Choose three decisions. Assign the next action.

A household money conversation should be truthful and respectful. Finish knowing who will do what and when the plan will be reviewed.

01 Bring the records before the argument

Use your current records. Keep account credentials and private identifiers off the worksheet.

Meeting time / people involved

Income records available

Bills / actual spending records available

Upcoming due dates to consider

02 Separate last month from the next

Name the evidence and the responsibilities each adult is protecting.

What worked in the previous plan?

What changed in actual spending?

Known next-month commitments

Specific decision needing discussion

The Family Budget Decision Record / Review & follow-through

03 Make three decisions concrete

Record an action rather than only an agreement to try harder.

Item	Decision / next action	Action owner	Deadline
Decision 1			
Decision 2			
Decision 3			

04 Keep the plan visible to both adults

Use established household payment arrangements; do not share passwords through this sheet.

Where both adults can see the plan

How we will communicate changes

First follow-up to complete

Next budget meeting time