



JUNE 2026 TOOLKIT



June is a season of growth – not just for the gardens and the greenery, but for the milestones that define our lives.



Whether you are merging your life with your partner or simply trying to get the kids to a beach without breaking the bank, the transition into summer is the perfect time for a **midyear financial audit**.

This month's toolkit is for navigating the financial side of love, leisure and long-term planning.

Money is one of the most common sources of friction in a relationship, but it doesn't have to be. Whether you are at the prewedding jitters stage or the 10-year tuneup stage, these conversation starters are designed to lower defenses and increase the clarity and transparency needed to row the boat in the same direction.



Here is a guide to performing a financial health checkup for your partnership.



LEVEL 1: Understand your "money language"

Before diving into spreadsheets, you must understand the "why" behind your partner's spending. Most financial conflicts are psychological.

- **What was the "money vibe" in your house growing up?** (Was it a source of stress, a taboo subject or a tool for reward?)
- **What is your biggest financial fear?** (Is it being in debt, not having a safety net or missing out on experiences?)
- **Are you a natural saver or spender?** (Identifying this early helps you balance each other out instead of resenting each other.)

LEVEL 2: The "current state" sync

This is the no-judgment zone. If you've been together a while and are struggling, this is where you pull the curtain back.

- **Can you list all your debts and assets on one page?** (Transparency is the only way to build a map out of a financial hole.)
- **Is your current split of expenses still working?** (As salaries change or kids enter the picture, the way you share bills might need an update.)
- **What is one luxury you are both willing to cut and one you refuse to give up?** (This helps you find common ground on where to save.)

LEVEL 3: Look forward

Finance is just the fuel for the life you want to build.

- **If you won \$10,000 tomorrow, what would you do with it?**
(This reveals your immediate priorities.)
- **What does retirement look like to you?** (One of you might want to travel the world, while the other might want a quiet garden. It's better to know now!)
- **What is your splurge threshold?** (Decide on a dollar amount – say \$200 – that requires a quick text or chat before either person spends it.)



It's vacation time

To reduce stress, prevent burnout and give your brain a chance to rest and recharge, you should consider vacations in your overall financial plans. Travel can provide lasting memories, but if you don't have the right financial plans, it can result in a stressful outcome. Whether you are going alone or with a friend, significant other or family, it is wise to take the time to create a budget and start a travel savings account.

Start with a strategy and clear vision, whether it is just a long weekend in a nearby state, a cross-country road trip or an international trip. Consider your goals and create a timeline for activities, and include your family in the planning process. Travel budgeting tips:

Set a travel budget and begin to save in advance. Determine how much you can afford to spend on your trip. Make sure your budget is what you can live with, and your trip will be enjoyable without any financial surprises.

Things to think about other than airfare and lodging:

1

Meals, snacks and drinks:
Consider locations that
have a kitchen so you can
prepare some meals.

2

Transportation at your destination:
Rental care, rideshares, public transit.

3

Activities, tours and entertainment:
Research free or low-cost attractions
at your destination.

4

Travel insurance and emergency
funds: Plan for unexpected
expenses or last-minute changes
as a financial cushion.

5

Currency exchange fees or
inflation for international travel.

6

Avoid overspending: Carry cash or prepaid
travel cards to help you stay in your budget.

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Before you go, protect your trip and your money by notifying your bank of travel dates to avoid account freezes. You should also use secure ATMs and avoid public Wi-Fi for banking. You may want to consider setting up mobile banking alerts to monitor activity.

Final tips

Open communication about your finances reduces stress, builds trust and aligns goals between partners, leading to better financial decisions and stronger relationships.

Key outcomes:

- Relationship and emotional benefits: Openness about money reduces conflict and strengthens partnership bonds and prevents financial surprises and secrets.
- Financial well-being: Regular discussion about finances means better budget management, leading to long-term financial security.
- Reduced conflict: Even though it may feel uncomfortable, talking about financial stressors lowers the likelihood of arguments over money and ensures better alignment between partners.
- Improved decision making: Open and honest communication fosters a better understanding of individual values, leading to better shared financial decisions.
- Increased teamwork: Treating money as a shared tool encourages teamwork rather than one person being the sole financial planner/manager.



The Department of Financial Protection and Innovation shares these tips for success:

- Be honest: Discuss debt, spending habits and financial expectations openly to build trust.
- Set spending limits: Agree on a threshold for purchases that require mutual consent.
- Flexibility: Be willing to adjust your budget and plans as circumstances change.

Resources: [Communicating about money](#)