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.

**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.

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

**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.