How financially aligned are you?

Score yourself in under 5 minutes.

A quick financial health check for couples

Whether you manage your finances jointly, separately, or somewhere in between, taking a few minutes to discuss them together can help build confidence and support your future plans.

Use this quick check to see how financially aligned you feel today.

Step 1: Tick all that apply

Planning for the future

- ◯ We've discussed our short-term financial goals
- ◯ We've discussed our long-term financial goals
- ◯ We know what we're working towards financially
- ◯ We review our finances together at least occasionally
- ◯ We both feel involved in important financial decisions

Understanding your finances

- ◯ We both understand our household finances
- ◯ We know where our savings are held
- ◯ We know where our pensions are held
- ◯ We know where our investments are held
- ◯ We know how our financial responsibilities are divided

Preparing for the unexpected

- ◯ We would know where to find important financial information if needed
- ◯ We know who to contact if we need financial support or advice
- ◯ We feel confident managing our finances if circumstances changed unexpectedly

Money needs a plan

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Step 2: Count your score

11-13 yes answers: Strong foundations

You appear to have a good, shared understanding of your finances and future goals. Keep checking in regularly as your circumstances and priorities change.

6-10 yes answers: Room to build confidence

You may already have some good habits in place, but there could be areas where one partner feels less informed or involved. Consider setting aside time to discuss any gaps you've identified.

0-5 yes answers: Time for a conversation

Many couples find financial conversations difficult to start. The most important step isn't having all the answers. It's creating an opportunity to talk openly about your finances and future plans. If you're not sure where to begin, start here:

1. What are the three biggest financial goals we'd like to achieve together?

2. Is there anything about our finances that one of us understands better than the other?

3. What's one small step we could take this month to feel more confident about our future?

Step 3: Your next move

Tick the one action you could take together in the next month:

- ◯ Schedule a money conversation
- ◯ Review savings and investments together
- ◯ Discuss your future goals
- ◯ Create a simple household financial summary
- ◯ Update important financial information and documents
- ◯ Review pensions and retirement plans
- ◯ Consider seeking financial advice
- ◯ Set a shared financial goal for the next 12 months

Money works best when it has a plan

Financial alignment isn't about agreeing on every spending decision or combining every account.

It's about understanding your finances together, feeling informed about important decisions, and having confidence in the plans you're making for the future.

Explore more guidance on our **website**, Because planning is easier when you're working towards the same destination.

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Notes

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Important information

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Q26_0422/10 July 2026

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