

# 5 Tough Conversations Every Couple Must Have

Bite the bullet and talk about difficult subjects with your significant other  
By [Denise Schipani](#) Posted November 17, 2009 from [WomansDay.com](#)

Trying to living on love alone by avoiding sticky conversations? It might work for a while, but not long-term. If you and your significant other aren't *really* talking about everything from what faith you'll follow to how you'll deal with dips in your sex life, you're setting yourself up to stumble somewhere along the line. Here, five conversations you must have now:

## 1. Who Handles the Money?

**Why you must talk about it:** If you go into a relationship with money handled haphazardly, it's only a matter of time before it blows up in your face, in the form of an argument that starts like this: "You bought *what*?" or "You invested *how much* in that?!" And then you'll end up battling over whose fault it is that you can't pay the bills or save for your goals.

**What to say:** Put your money on the table and start talking, says Taffy Wagner, financial expert and CEO of [MoneyTalkMatters.com](#). "Ask each other: How did you manage your money when you were on your own? What were some mistakes you made or things you did right?" Your next step is to figure out who'll be the primary manager. Remember, while that person is the designated financial hitter, the job's not set in stone—and it shouldn't be done in secret. "You have to keep the other partner in the loop," says Wagner.



## 2. Will We Have Children and When?

**Why you must talk about it:** If you go into a serious relationship assuming you're both on the same parenting page, you could end up disappointed. "It's surprising how many couples don't discuss this," says Susan Piver, author of *The Hard Questions: 100 Essential Questions to Ask Before You Say "I Do."* She adds, "Then they find out, devastatingly, either that out one of them doesn't want kids at all, or not in the same time frame."

**What to say:** Lay out what your bottom line is; if you're sure you want (or don't want) to procreate, that has to be crystal clear. Suggest you talk either on a long drive or over a nice dinner, suggests Piver, when you're not distracted and can relax. If it's a question of timing, try to delve into each other's reasons for choosing to wait or wanting to do it quickly. "The aim is to put your point of view out there, without trying to 'win' an argument."



### 3. What Religion Will We Practice?

**Why you must talk about it:** Religion, even if you think it's in the background, tends to roar to life at certain times—like when you get married or have children, says Piver. “You think it's no big deal that he's Christian and you're Jewish, until he starts putting up a Christmas tree.”

**What to say:** Honesty is absolutely critical here. If you can't stand the idea of a tree, for example, say so. If he's dead set against raising children in a different faith than he was raised, you need to know that. “Remember, disagreeing is fine. It's when couples issue ultimatums that the religion issue becomes a deal breaker.” Consider it an ongoing conversation.



### 4. Where Will We Spend Holidays?

**Why you must talk about it:** When you talk about your family and holidays, you're getting at a “semiconscious vision we all have in our heads of what married life will look like,” says Piver—and miscommunication in this area can lead to hurt feelings that will make Turkey Day less thankful.

**What to say:** Hash out what your assumptions are. Maybe he's completely fine with having major holidays at your big, boisterous family's home, because his family is less into the celebration, or vice versa. “But you have to share your vision, and have him share his,” so you can reach consensus, says Piver. The important thing is that neither of you put your family of origin's expectations ahead of the other's.



### 5. How Much Sex Do You Need?

**Why you must talk about it:** No getting out of this one just because the relationship is new right now and “not enough sex” is a phrase never uttered in your bedroom. You have to talk about it because in any long-term relationship, an imbalance is bound to crop up at some point, on your side or his.

**What to say:** Bring it up gently. “Blame a book or article you read, and say something like, ‘Chances are this might happen to us, where one of us wants more sex than the other, and I don't want either of us to feel resentful. Let's talk about how we might handle that,’” says Piver.



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