

PRINTABLE WORKSHEET

Premarital readiness check

Eighteen conversations to have before the wedding. Do it separately, then compare. Any topic you didn't mark "talked & mostly agree" goes on your list — start with the ones you haven't talked about at all, one a week.

MONEY

1. How we'll handle money day to day — joint, separate, or a mix.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Will we pool our incomes, keep them separate, or do both? • Who pays which bills, and how do we decide on big purchases? • How much can either of us spend without checking in first?

2. Each of our debts, savings, credit and money habits.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: What debts and savings is each of us bringing? • What did money feel like in the house you grew up in? • What are we each anxious about when it comes to money?

CHILDREN

3. Whether we want children, and roughly when.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Does each of us want children: yes, maybe, or no? • If yes, how many, and roughly when? • What would we do if we had trouble conceiving, or if one of us changed our mind?

4. How we'd want to parent: discipline, schooling, values, and who does what.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: How were we each disciplined, and what do we want to repeat or change? • Who would take parental leave, and for how long? • How would we handle disagreeing about the kids in front of them?

FAMILIES

5. How involved our families will be: holidays, visits, advice and money.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Whose family do we see for which holidays? • What help or advice from parents is welcome, and what isn't? • What do we do if a parent criticizes one of us?

6. What each of us learned about love and conflict from our parents' relationship.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: How did your parents fight, and how did they make up? • What do you never want to repeat from your family? • What did you see that you would like to keep?

CONFLICT

7. How each of us behaves in a fight, and how we repair afterwards.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: When we argue, what does each of us tend to do (push, go quiet, get sharp)? • What helps each of us calm down? • How do we know a fight is really over?

8. What we'll do if we get stuck, including whether we'd see a counsellor.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: What would tell us a problem has gone on too long? • Would each of us be willing to see a couples counsellor? • Can we agree now that either of us can ask for help without it meaning the relationship is failing?

HOME & WORK

9. Who does which chores, and who carries the mental load of running a home.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Who notices what needs doing, as well as who does it? • Which household jobs does each of us hate or not mind? • How will we revisit this when life changes?

10. How we'll balance two careers, including if one of us needs to move or step back.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Whose career takes priority if a move or a big opportunity comes up? • How would we handle one of us earning much more, or much less? • What would we do if one of us wanted to go back to school or start a business?

INTIMACY & TRUST

11. What each of us needs for affection and sex, and how we'll talk about it when it changes.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: How does each of us like to receive affection? • How will we raise it if our sex life changes or slows down? • What makes it easier or harder for each of us to talk about sex?

12. What counts as cheating or crossing a line for each of us, online included.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Which friendships, messages or apps would feel like a betrayal? • What would each of us want to know about, even if nothing happened? • If one of us felt tempted, how would we want that handled?

VALUES & THE FUTURE

13. Faith, values and traditions we want in our home.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: What role, if any, will faith or spiritual practice have in our home? • Which traditions from each family do we want to keep? • What values do we most want our home to stand for?

14. Where we want to live, and what we want life to look like in ten years.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: City, suburb, island or small town — and how close to family? • Rent or buy, and when? • What does a good ordinary week look like ten years from now?

HEALTH & HABITS

15. Alcohol, cannabis, gambling and screens: what's fine and what worries us.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Is there any habit of mine that worries you? • How much drinking or screen time feels normal to each of us? • What would we do if one of us developed a problem?

16. Physical and mental health history we should each know about.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: What health conditions, past or present, should your partner know about? • Is there any family history worth sharing? • How does each of us want to be looked after when we're unwell or struggling?

LEGAL & PRACTICAL

17. Whether we want a marriage or cohabitation agreement, and what happens to property we each bring in.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Is either of us bringing a home, business, inheritance or savings we want to protect? • Have we each had independent legal advice about an agreement? • How do we talk about this without it feeling like planning for failure?

18. Updating wills, beneficiaries, insurance and powers of attorney.

☐ Talked & mostly agree ☐ Talked, not settled ☐ Haven't really talked

To talk about: Do we each have a will, and does it reflect the marriage? • Who are the beneficiaries on our pensions, RRSPs and life insurance? • Who would make decisions for each of us if we couldn't?

Interactive version, with your results calculated for you: victoriarelationshiptherapy.ca/tools-premarital-readiness-check.html