

Household Money Agreement

C3 | Examples | Different Pay, Shared Plans | Groundwell Press

Household coordination record; does not determine legal rights. Never put passwords or security codes here.

A conversation that leads to a record

1. Each person names one priority and one constraint. Choose a defined period.
2. Compare two proposals using the same expenses, income basis and goal amounts. Record what each leaves available and why you prefer it.
3. Record agreed scope, contributions, personal transfers, dates and actions. A proposal is not confirmed until both agree.
4. If one item remains unresolved, write the disagreement and a voluntary temporary arrangement for bills, with a date to return. Do not record an unapproved transfer as due.
5. Use a separate safety route if threats or financial control prevent a voluntary discussion; the book links The Hotline. This form is not a requirement to disclose information to a controlling partner.

Keep separate, dated copies. A new agreement does not relabel old expenses or money already attributed to either person. Name expense, saving and support routes separately. A joint-source settlement can use only sufficient cash attributed entirely to its debtor; a mixed-source withdrawal preserves the unsettled portion.

Nina and Theo — proportional sharing

Status, dates and review

Confirmed NT-01 from November 1, 2026. Initial trial two monthly closes. Planning review December 20 at 7 p.m.; second close January 5, 2027. Remains current until a mutually confirmed dated replacement.

Purpose and reason

Reduce the lower earner's percentage burden while retaining separate personal money. Neither can add a new shared commitment alone.

Income basis and prior obligations

Nina \$6,000 and Theo \$3,000 monthly take-home. Current payroll deductions included. Personal debts remain personal and are not deducted in this version; material voluntary deduction changes prompt review.

Shared basket

Expense plan \$3,600: rent \$2,200; utilities/internet \$300; groceries/supplies \$650; shared transport \$250; outings \$200. Individual purchases, prior personal debts and apartment upgrade excluded.

Rule, saving and personal money

Expense split two-thirds/one-third: \$2,400/\$1,200. Separate \$500 reserve saving split \$333.33/\$166.67. Total funding \$2,733.33/\$1,366.67; personal remainder before other personal costs \$3,266.67/\$1,633.33.

Accounts and dates

Pay stays personal; fund joint checking by last business day before month. First-month prefunding confirmed from available cash. Saving to joint savings by fifth. Confirmed settlements by eighth.

Care and administration

No current care-related pay reduction. Nina enters weekly; Theo checks statements by fifth; rotate in December. Any new care constraint prompts discussion of tasks and money together.

Autonomy, information and thresholds

Separate authorized joint-statement access, no shared passwords. Personal spending stays personal. Discuss all new recurring costs and unplanned shared purchases over \$150; essential urgent exception recorded and communicated promptly.

Change protocol

Either can request review for changed income, care or capacity. Record amount/date, compare replacement, agree effective date. Preserve past agreement IDs. Pause new optional commitments while resolving a shortfall; no automatic personal debt.

Open issue and actions

Apartment upgrade unapproved. Nina records NT-01 and schedules checking transfer; Theo checks rent date and starts ledger. Retain copies and attend reviews.

Lee and Cam — equal remaining during unpaid care

Status, dates and review

Confirmed LC-01 November 1, 2026–January 31, 2027. Review December 15 and January 15; benefit-information task due December 10.

Purpose and reason

Support the chosen care period and provide equal personal money access despite Lee's zero paid income. Recognize care/time as well as cash.

Income basis and prior obligations

Cam \$6,000 monthly take-home, Lee confirmed \$0; no separately recognized personal obligations in this example.

Shared basket

\$3,700 expenses: housing \$2,300; utilities/internet \$300; food/supplies \$650; transport \$250; care-related household costs \$200. Separate reserve saving \$300. Personal purchases outside basket.

Rule, saving and personal money

Equal remaining after \$4,000 combined shared outgo. Cam funds \$3,700 expenses+\$300 saving and transfers \$1,000 personal support to Lee; each retains \$1,000. Transfer is not an expense or an intended repayable loan; legal/tax status is not determined here.

Accounts and dates

By first and fifteenth Cam sends \$1,850 expense funding, \$150 saving and \$500 personal support. Confirmed opening operating cushion \$2,000. First-half expenses \$3,150 leave \$700 checking after first deposit; second deposit covers remaining \$550 and restores \$2,000.

Care and administration

Lee weekday care appointments/support. Cam groceries, bill reconciliation and two evenings of care coordination weekly. Review outside-help options if period extends; no wage value assigned to partner.

Autonomy, information and thresholds

Each controls own \$1,000 without purchase-by-purchase permission. Both access joint statements legitimately. Discuss new recurring commitments and unplanned shared purchases over \$200; essential urgent exception documented.

Change protocol

Income return, pay loss, benefit change or expanded care triggers dated review of money and work together. Personal transfer does not end automatically on first income receipt. Preserve LC-01 history; temporary essential-bill arrangement must be explicit if replacement takes time.

Open issue and actions

Cam schedules separate expense/saving/support transfers and ledger. Lee checks personal access and writes care schedule. Each obtains own benefit information by December 10; verify actual account/benefit eligibility before longer-term commitments.