

10 WAYS WE SPEND MONEY TOGETHER

Experiences, ideas, and inspiration from our Rich Life
By Ramit Sethi, author of “Money for Couples”



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Below are 10 specific ways my wife, Cassandra, and I intentionally spend our money to deepen our relationship. Some are small, some extravagant, but no matter what, each is meaningful for us. My wish is that you will be inspired to spend time and money on creating your Rich Life—together with your partner.

1

EVERY DECEMBER, WE HAVE A RICH LIFE REVIEW

We save for a trip that lets us step away from the day-to-day and look back on the year. Then we talk about what we loved and what we want to change next year.



A SERENE CRUISE WE TOOK IN JAPAN. THIS GAVE US LOTS OF TIME TO CONNECT AND THINK ABOUT THE COMING YEAR.

2

WE PLAN DATE NIGHTS

We alternate planning date nights for each other. We've gone to an omakase dinner at Holbox, saw magicians at The Magic Castle, went kayaking in the East river.



3

WE TOOK A GOTTMAN VIRTUAL WEEKEND WORKSHOP

This workshop taught us lots of new skills as a couple, but we discovered something unexpected: The workshop took ~14 hours over a weekend. It was exhausting. The most valuable thing of all was the reminder that our relationship is worth spending time and money on.

4 WE TIP GENEROUSLY

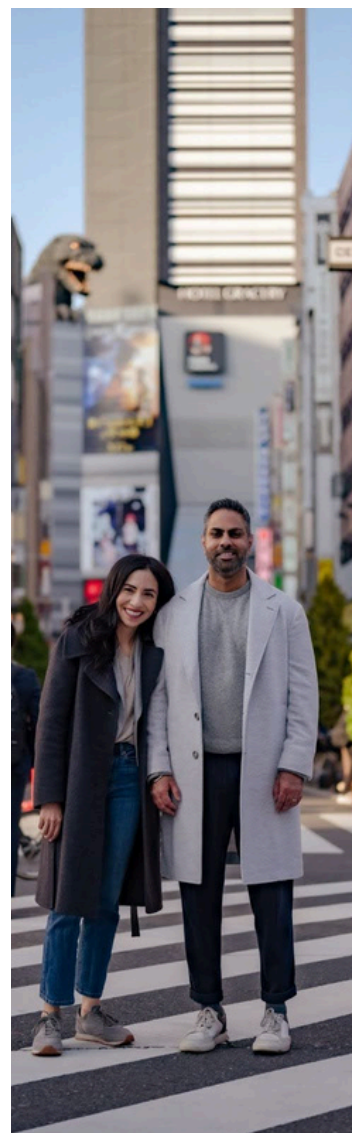
During COVID, we realized how grateful we were for the people delivering food. We started tipping bigger than usual, then we decided to keep the practice up. Imagine tipping a minimum of 30%, or \$5 (whichever is bigger). Adjust the number for your own situation. We love using money to be generous and it makes us appreciate our own hard work and good luck. Now we have a list of people and places where we leave tips.



CASSANDRA AND I BROUGHT MY MOM AND AUNT TO THIS BEAUTIFUL HOTEL IN RANTHAMBORE, INDIA FOR A TIGER SAFARI (UNFORTUNATELY, WE NEVER FOUND A TIGER). WE TIP HOUSEKEEPERS AT EVERY HOTEL WE STAY AT, EVERY NIGHT.

5 WE HIRE A PHOTOGRAPHER WHEN WE TRAVEL

The first time, it felt indulgent, but then we saw the photos — beautiful shots in locations we never would have thought about, reminding us of the amazing time we had. Now we do it every time.



6

WE HIRE A WEEKLY HOUSECLEANER

Every week, we start off the week with our place totally clean. It lets us start the week feeling calm. (If this is something that's important to you both, look at your numbers together and decide how frequently you can afford this. Maybe it's once every two months, once a month, or once every two weeks.)

7

WE INVITE FAMILY ON SPECIFIC TRIPS

During our December Rich Life Reviews, we plan how much travel we want to take the next year. Some solo, some together as a couple, and some with friends or family. We recently took my in-laws to DC, where we arranged a tour of the White House and saw museums. It was especially meaningful because my mother-in-law taught her students about these places as a teacher.



8

WE BRING OUR FRIENDS ON ACTIVITIES

We've done a local taco tour in LA and a friends' trip to Mexico. We try to find new things to do besides eating out at restaurants. (You can find all kinds of tours in every city on [AirBnB experiences!](#))



WE CELEBRATE MILESTONES TOGETHER

I've always been the person who moves on to the next thing fast. Cassandra taught me to slow down and celebrate milestones. For example, after my book launched in 2019, I was ready to move on to the next thing. She told me no! "This is a big deal and we're going to celebrate it."

9

10

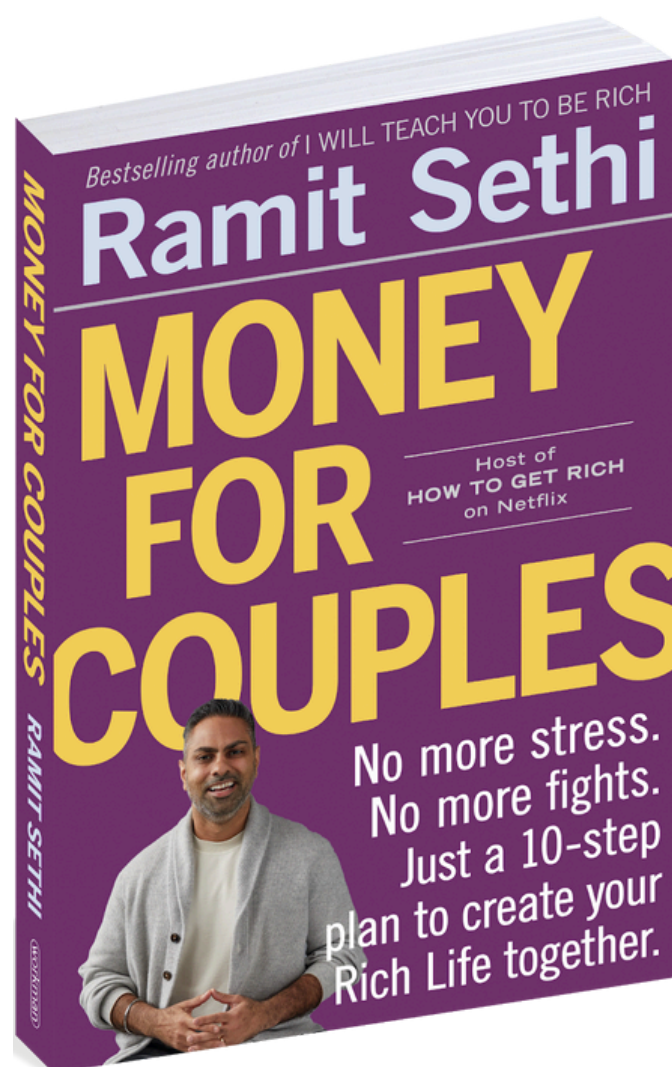
WE HAVE REGULAR MONEY MEETINGS

In order to spend money meaningfully, we need to have a plan. (It's like running a restaurant—there's more to it than just cooking food!). Our Monthly Money Meetings give us the time to review our numbers and talk about what's coming up.

We keep a running agenda of topics to discuss. I send an update a few days ahead of time with an updated agenda.

Yes, it sounds like a business, because it is: we're running the business of our household! You can see my exact agenda in my new book, [Money for Couples](#).

Learn how to use money—*together*—to live your Rich Life in my new book, [Money for Couples](#), also available as an audiobook on Audible and Spotify.



BONUS!

MORE IDEAS FROM REAL COUPLES



“EACH YEAR, WE HAVE A GUILT-FREE TRAVEL FUND THAT WE USE FOR OUR HOLIDAYS TOGETHER.”

Every month, we each save £250/month that goes towards the following year's holidays. That gives us a pot of £6000 per year to spend on travel, completely guilt-free. We've used that money to visit amazing places in the past, including Peru, Costa Rica, Mexico, Belize and Greece. It feels amazing. Travelling is a great way to have quality time together, and to share the things we enjoy doing like hiking, eating, and seeing incredible nature.

- LETICIA

“WE TAKE ONE TRIP AWAY FROM THE KIDS PER YEAR”

We strive for 'alone' time each month. Sometimes it's just a dinner out at a nice restaurant we'd never take the kids to. Other times, it's a night away that includes dinner, a show and a hotel stay. We usually take advantage of free hotel stays or use points. Once per year we plan a 4-5 day kid-free trip. These are usually very bougie and indulgent and we probably spend about \$2500 on these trips. We specifically save hotel or airline points/miles for these trips so that we can stay in nice hotels and upgrade to business class flights. It feels great because we PLAN for it! By planning for it, and setting money aside for these outings ahead of time, we are able to truly enjoy each other's company.

- ALLISON

“WE OUTSOURCE LAUNDRY AND FOOD (WE HAVE TWO LITTLE KIDS)”

We intentionally bought less house than we could afford to be able to afford a part time nanny, weekly housecleaning, laundry pick up and drop off. It's improved our life since having kids now 2 and 5. When they're older we will probably shift some money to more experiences. We feel grateful.

- KARUNA

“MY HUSBAND AND I LOVE TO GO TO SONOMA/NAPA EVERY LABOR DAY”

Every labor day my husband and I take a trip to Sonoma. It's a quick 3 day trip but we're able to hit a couple wineries and eat amazing food! This trip allows us to reconnect over our love for wine and eating new foods and it's a way to reflect on everything that's happened in the past year. I feel great knowing we are strengthening our relationship around money so we can be more aligned with our “rich life.” When we take trips we learn more about each other and being on the same page about money makes the trip a lot more enjoyable.

- CESSIAH

“WE GO TO NFL FOOTBALL GAMES TOGETHER AND SPLURGE ON CLUB LEVEL SEATS!”

We tend to use our birthdays as an excuse to...see an NFL game in club level seats, even if it's not our team, since we love the atmosphere and the live game time experience! Bonds our love for sports even moreso, and it's something we look forward to together!

- NINA