

a playbook for couples

Same House. Different Money.

A five-question audit that tells you if it is a spending problem, a communication problem, or a structure problem. And the twenty-minute conversation that actually starts fixing it.

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written after messing this up in public

The story under this PDF

before anything else

A couple of days ago I wrote a post. In it I said that every month I transfer money to my wife and we call it her salary. It went to 337 thousand people. And about a thousand of them replied with the same sentence in different words: **that is not a marriage, that is an employer arrangement.**

They were right. The *word* was wrong. And once the word was wrong, the *structure* started to look wrong too. A transfer called a salary implies one person earns and one person receives. That is not what was happening in our house. But that is what the structure looked like from the outside. And honestly, on a bad Tuesday, that is what it looked like from the inside too.

So I rewrote it. Not the post. The structure. And then I wrote this, because I realized the mistake I made was not unusual. It is the most common setup I see with couples who are otherwise in love, otherwise kind to each other, otherwise fine. They put money on top of a structure that quietly turns one of them into an employee and the other into HR, and then they blame each other for feeling like employee and HR.

The rule this PDF is built on

Almost every money fight between two people who love each other is a **structure problem** that has been misdiagnosed as a **personality problem**. One of you is "the spender." One of you is "the saver." One of you is "bad with money." One of you is "controlling." These labels feel accurate because the behavior is real. But the behavior is downstream of the accounts. Change the accounts, and in six weeks the labels stop fitting.

You do not need a new partner. You probably do not even need a new conversation first. You need three accounts and twenty minutes on a Saturday. That is the whole thing. Everything else in this PDF is just the order I recommend doing it in.

The 3-Account Reset

the structure

Three accounts. Not more. The math is boring on purpose.

1. "Ours."

A joint account. Every fixed bill in the household goes out of this one. Rent or mortgage, utilities, groceries, insurance, kids, pets, joint subscriptions. Both of you have full access. Neither of you needs to announce a purchase that happens from this account, because if it is coming out of Ours, you already agreed it is Ours.

2. Yours.

An individual account in your name. Your half of the household contribution goes in, then the leftover is yours. You spend it on what you spend it on. You do not explain it. Your partner does not see it.

3. Theirs.

Same thing. In their name. Their leftover. Their rules. You do not see it. You do not ask about it.

What goes where, one time, then never again

You each contribute a percentage of your income to Ours. Same percentage, not same dollars, unless you both actually prefer same dollars. (Some couples do. Both ways work. The principle is the same percentage by default because it keeps the feeling of fairness when incomes are unequal.) The percentage is set once, at the kitchen table, on the Saturday you start. You do not revisit it every month.

THE TRAP TO AVOID

The structure I described in my viral post, and have now deleted in spirit if not in pixels, was this: one of us earns. That one transfers money monthly to the other. The receiver calls that transfer her salary. We thought this felt generous. It reads as generous from the inside, on a good Tuesday. It reads as something else on a bad one.

Here is the specific failure mode. The **receiver** has to ask, every month, whether the transfer went through. The **sender** becomes the one who "pays" for the household. Both of you stop thinking of the money as *ours* and start thinking of it as *mine that I gave you* and *yours that you got from me*. Even if neither of you says it. Even if both of you would deny it.

The 3-Account Reset deletes that dynamic by construction. You both pay into Ours. Ours pays for the household. Nobody transfers anything to anyone. Nobody is the employee. Nobody is HR. The structure is the fix. The feeling follows the structure, usually within a month.

"But one of us does not earn right now"

Same structure. The percentage of Ours that comes from the earning partner is higher (often 100 percent for a season). The non-earning partner still has a Yours account with a set amount auto-transferred into it each month, not labeled as a salary, not conditioned on anything, and not a number that gets "reviewed." That money is theirs. Full stop. It is theirs because you are partners, not because they earned it this month, and not because you are being generous.

The reason this works where *salary to the spouse* fails is the word. Same amount. Different noun. The noun changes the relationship. Test it on yourself: would you rather be a spouse with a personal account, or a spouse who receives a salary from their partner. The money is identical. The identity is not.

Setup time, realistic

Opening the joint account: about 25 minutes at whatever bank is easiest for both of you. Moving the fixed bills over: 30 minutes one evening with the laptop open. Setting up the two individual percentages as auto-transfers: 10 minutes. Total first weekend: under two hours. This is smaller than your wedding planning was. It will matter more.

The Scarcity Check

ten questions. twenty minutes. one number.

Take it alone first. Do not show each other the answers. Score separately. Then compare. The gap between your two scores is the conversation.

Pick the option that is **most true right now**, not what you wish were true. Write the letter down somewhere. At the end, tally using the rubric on page 7.

Q1. Who in this household knows the exact balance of the main savings account right now?

- A. Both of us could say it within a few hundred.
- B. One of us knows. The other would have to check.
- C. One of us knows and the other does not have the login.
- D. Neither of us could say, without opening the app.

Q2. When there is an unexpected expense over around \$200, what actually happens?

- A. We both see it and talk about it within the day.
- B. One of us handles it and mentions it later.
- C. One of us handles it and the other finds out eventually or not at all.
- D. It becomes a fight.

Q3. Subscriptions on the card that neither of you fully remembers signing up for. Roughly how many?

- A. Zero to one.
- B. Two or three.
- C. Four to six.
- D. More than six, and we are not sure of the exact number.

Q4. If you had to buy something for yourself under \$100 today, do you check with your partner first?

- A. No, and neither does my partner. We both just buy.
- B. Sometimes, usually as a courtesy.
- C. I do. My partner does not.
- D. I always do, even when I do not want to.

Q5. Who remembers when the renewals are coming (insurance, subscriptions, school fees, memberships)?

- A. We both do, or it is written down and both of us see it.
- B. One of us mostly. The other is aware.
- C. One of us carries almost all of it in their head.
- D. Nobody remembers. We find out when the charge hits.

Q6. Who reads the bank statements?

- A. Both of us, at least quickly, most months.
- B. One of us carefully, the other skims.
- C. One of us reads. The other does not look.
- D. Neither of us reads them.

Q7. How many of the following accounts do you both have equal access to: checking, savings, credit card, brokerage, retirement, joint email used for financial receipts?

- A. All or nearly all.
- B. Most of them.
- C. About half.
- D. Less than half. One of us has the logins.

Q8. Big purchases (over around \$500, what "big" means to your household). How do they happen?

- A. We decide together. Always.
- B. We decide together for truly big ones. Smaller ones, one of us just does.
- C. One of us decides, the other is told.
- D. I do not always find out until the charge shows up.

Q9. Money from your childhood: what did you see?

- A. Parents talked openly, argued maybe, but I saw the process.
- B. One parent handled it. The other stayed out. No arguing.
- C. I felt money was scarce or stressful. I did not see how decisions got made.
- D. I watched one parent control the other through money.

Q10. Pick the sentence that feels most familiar this year.

- A. We generally agree on money. Small stuff, not major fights.
- B. We mostly avoid the topic. It mostly works.
- C. One of us feels in charge. One of us feels kept out.
- D. We do not talk about money. I am not sure we could.

Scoring

your number, your diagnosis

Count your letters. Use this scale:

Answer	Points
A	0
B	3
C	7
D	10

Your total is between **0 and 100**. That number is not your grade as a partner. It is a description of the **current structure** in your household. Low means shared and visible. High means one person is carrying it and the other does not have the full picture. Everything in between is a drift.

The three diagnoses

0 to 29. Shared.

You already have the fundamentals. Both of you see the numbers, both of you have access, the statements get opened. If there are fights, they are about priorities, not about hiding. What you want from this PDF is the 3-Account Reset as an upgrade and the Saturday ritual to prevent drift. Skip to page 12 and save the rest for a friend.

30 to 59. Drift.

The structure is mostly fine but one of you is doing more than the other. The other one does not mean to coast. Life got busy. You are not fighting about money yet, but it is the quiet kind of unequal that turns into a resentment if you do nothing for two more years. Read the Invisible Labor audit on page 9 first, then do the 3-Account Reset. It will not take six weeks for things to feel level again.

60 to 100. Permission Pattern.

One of you has most of the access, most of the passwords, and most of the decisions. This is not because either of you is a bad person. It almost never is. It is because nobody changed the default and a default becomes a pattern after year three. The Permission Pattern chapter on page 8 names it. The 3-Account Reset dismantles it. And the 20-minute Saturday conversation on page 11 is the bridge. Read all three in order. Do the first account move within seven days.

The Permission Pattern

how a good couple ends up in a control dynamic by accident

Here is how it installs itself. Year one, one partner is slightly more into spreadsheets. They open the joint account, set up the auto-pays, and save the passwords. That is helpful. Year two, the other partner is busy with a job change, so they say "you handle it, I trust you." That is love. Year three, the first partner is the only one who can log in, so the second partner asks, "hey do we have \$400 for the doctor visit?" That is efficient. Year four, the second partner is asking permission for a haircut. Nobody decided this. Nobody wanted this. The default did it.

You will know you are in the Permission Pattern if one of these lines sounds familiar coming out of your own mouth.

"Can I grab something for lunch?"

"Is it okay if I buy this?"

"I will ask her and get back to you."

"Did you transfer the money?"

If none of those sound like you and none of those sound like your partner, you are not in this pattern. Congratulations. If even one does, you are. Do not feel bad. Feel curious. It got installed by mistake. It gets uninstalled the same way.

The fix, in three moves

Move 1. Both partners get every login on their phone. Tonight. While you are already sitting on the couch. Do not wait for Saturday. Just open the banking app together and set up both phones. Twenty minutes.

Move 2. Do the 3-Account Reset this weekend. Even if the percentages are temporary and you tune them later. Do the structural change first, adjust the numbers after. Waiting to get the numbers "right" is the main reason couples stay in the pattern for another two years.

Move 3. Stop asking permission for anything under your individual monthly amount. Your partner will feel it within a week. The first time it feels weird. The fourth time it feels normal. The tenth time you forget it used to be different.

The Invisible Labor audit

who is actually doing the remembering

Money is not just the math. It is the remembering. Some partner in your house is holding a running list in their head of when the insurance renews, which card has the lowest balance, which subscription you meant to cancel, and whether the kids' activity fee is due this month. That partner is doing invisible labor. It does not show up anywhere. Until the day it breaks.

Fill this in together. Put a tick in the column for whichever partner actually does the thing in your house today. Not who *should*. Not who you *agreed* would. Who does.

Task	Partner A	Partner B
Knows the balance of the main account		
Tracks which subscriptions are active		
Remembers renewal dates (insurance, memberships)		
Reads monthly statements		
Initiates the "let's look at money" conversation		
Knows the login for the brokerage/retirement account		
Handles taxes or the tax-person handoff		
Decides when to move money between accounts		
Knows how much the household actually spent last month		
Knows how much is set aside for an emergency		

If one column has more than 7 ticks, that partner is carrying the household. Not in a dramatic way. In a boring, cumulative, exhausting way. The fix is not to punish the other partner. The fix is to pick three of those tasks and transfer them over the next month. Small enough that the transfer actually happens. Three is the right number. Ten is where couples quit.

Scarcity Inheritance

the childhood your money habits came from

Nobody is neutral about money. You learned your rules before you had a bank account. They are usually your parents' rules, inverted or repeated. The Scarcity Inheritance worksheet is two questions each, done separately, then traded. Write your answers first. Do not discuss yet. Take the other partner's page. Read their answers out loud, in their voice, without commenting. Then talk.

Your page

- Growing up, who made the money decisions in your house?

- What did that parent do that you swore you would never do?

- What did that parent do that you secretly do now, even though you swore you would not?

- When money was tight as a kid, how did you find out? From a conversation, or by noticing?

- What is one thing you are still afraid of around money that does not really apply to your current life?

- What is one belief about money from your family that you actually do still believe?

You will learn something about your partner that you did not know. Most couples, after six years together, have never actually had this conversation. Not because they were hiding. Because nobody asked the question out loud in the right order.

The twenty-minute Saturday

the ritual that prevents everything in this PDF from sliding back

Saturday morning. Coffee on. Phones face down. One cup of tea each for the non-coffee household. Set a twenty-minute timer out loud. When it rings, you stop, even if you are in the middle of a point. Stop anyway. The timer is what makes this sustainable. Most couples blow up the ritual by turning it into a two-hour post-mortem and then never doing it again. Twenty minutes. Every week. That is the whole thing.

What you actually say, in order

Minute 0 to 2. "What went through our joint account this week?"	<i>Open the app. Read. No reactions yet.</i>
Minute 2 to 5. "Anything either of us wants to flag?"	<i>One flag each. Big charge, missed renewal, unclear category.</i>
Minute 5 to 10. "Is our fixed-bills number still right?"	<i>If a subscription crept in or a bill went up, adjust the auto-transfer next month. Decide, do not debate.</i>
Minute 10 to 13. "Anything coming up in the next 30 days we should pre-fund?"	<i>Birthday. Flight. Dentist. School fee. Move it to Ours this week, not next month.</i>
Minute 13 to 17. "How did the individual accounts feel this week?"	<i>One sentence each. Not a report. Just a temperature read.</i>
Minute 17 to 20. "Anything one of us wants to talk about that is not a number?"	<i>Feelings are allowed here. Not before. Not after.</i>

Timer rings. You stop. You may not have agreed on anything. That is fine. Next week you have another 20 minutes. Nothing in this process needs to be solved in one sitting.

When you are in and they are not

the most common reason this PDF sits unread for a year

You are reading this. They are not. You took the Scarcity Check. They did not. You want to do the Saturday. They think it is unnecessary because "things are fine." That is a normal situation. Here is what actually works, in order of effort.

Step 1. Do not send the whole PDF.

Send page 3, the Permission Pattern one. Alone. One page. No commentary. No "see, I told you." Just: "hey, read this one page whenever, I want to talk about it." Most partners will read one page. Nobody reads fourteen pages sent at 11pm with three exclamation points.

Step 2. Take the quiz alone and show them your number.

Not their number. Yours. Share it casually. Tell them one thing about your own score that surprised you. Nothing about them. This is the lowest-threat way to get them curious about their own number.

Step 3. Propose the 20 minutes, not the reset.

Saying "let's redo all our accounts this weekend" is a big ask. Saying "can we try a 20 minute money check in on Saturday, just one time?" is a small ask. After two Saturdays, the reset is their idea, not yours. That is the point.

Step 4. If they genuinely refuse for more than a month.

That is a different problem, and no PDF fixes it. You are not disagreeing about money anymore. You are disagreeing about whether you are going to make financial decisions together. That is worth a longer conversation, and possibly a third party. Not a financial planner. A couples therapist. Money is the symptom.

What to do this week

before you close this file

This is a fifteen-page PDF. If you read it and do nothing, it was another Saturday afternoon. Here is the smallest possible version of "do something" for each of the three diagnoses.

If you scored 0 to 29 (Shared).

Set a twenty-minute timer next Saturday. Do it once. That is the week.

If you scored 30 to 59 (Drift).

Both of you fill in the Invisible Labor audit on page 9 this week. Tonight, if you can. Compare totals. Transfer one task.

If you scored 60 to 100 (Permission Pattern).

Put every banking login on both phones before bed tonight. That is the only task. You do not need to change accounts yet. You need to end the access imbalance. Do that, then sleep on the rest.

If you want the full version

Same House. Different Money. (the book) is the long-form version of this PDF. Eight weeks of scripts, a per-country account-opening guide, the invisible labor redistribution worksheets, the shared goal framework for couples who have different timelines, and the specific conversations to have when there are kids involved, in-laws involved, or an income gap of more than 2x.

The Playbook (\$19.90) is the book plus all the worksheets.

The System (\$49.90) is the book plus Capi, the joint-finance assistant that makes the Saturday check-in take 4 minutes instead of 20. Both partners see the same numbers live. Three months included.

The Full Checkup (\$149.90) is the book, six months of Capi, a 45-minute call with both of you on it, and a personalized writeup of your household numbers before we talk.

daniilkozin.com/together

One last thing. The reason I wrote this is that I got the structure wrong in public and 337 thousand people watched. The lesson was worth the embarrassment. Better to change the structure than defend the

word. That is the whole PDF, in one sentence.

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