Money Fights Are a Nervous System Issue. Here’s Why

7 MIN READ

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Your Partner’s Spending Isn’t the Problem. Your Money Story Is.

Loud budgeting has surged in popularity as a potential antidote to money shame. The social media-born trend gives people permission to say the quiet part out loud about their money. “I can’t afford that, I’m rebuilding my emergency fund.” No fake excuses. No pretending. Just the truth.

And it’s actually good for your health. According to **Psychology Today**, loud budgeting may help reduce financial stress and shame while improving mental and financial health. Though loud budgeting can be helpful, it may not address the problem in the room: the role money plays in your romantic relationship.

Loud budgeting and being honest with your friends is one thing. But feeling safe and calm while talking with your partner about money is another story. One late payment can trigger a full-blown argument. A surprise purchase somehow feels like betrayal. According to a **2025 LendingTree survey**, 19% of coupled people report frequently fighting about money with their partner. And those fights might seem like they’re about money, but they’re rarely about the numbers.

Money Isn’t Just About the Numbers

In theory, money is neutral. It’s simply a tool that we earn, spend, save, and invest. So then why does it feel like money is so much more than numbers and math? Because money is loaded with meaning and emotion. It can be a status symbol. It can open doors or close them. Our culture, society, family upbringing, and experiences all shape the way we think about it.

“The way we experience money today is highly influenced by what we grew up with,” said Nathan Astle, founder and certified financial therapist at the **Financial Therapy Clinical Institute.**

Those early experiences can lead to an emotional reaction that doesn’t quite match up with the financial facts. If you grew up with limited financial resources, that lived experience can affect your relationship with money. You might fall into a **scarcity mindset**, even if your situation is different now and you’re no longer in survival mode.

On the other hand, if you grew up with plenty of money, you might see it from a completely different vantage point. To you, money might represent ease, access, and status. From your point of view, you might genuinely not understand why your partner flinches at a steep restaurant bill or a surprise expense.

The numbers are just one part of the equation. How we handle money is shaped more by our experiences and emotions than by logic. Those deep-seated emotional patterns don’t just live in our minds, either. They live in our bodies and can cause a stress response, ultimately impacting our health.

What Money Fights Are Really About

When you’re in a relationship, you create a shared financial ecosystem. Within that ecosystem, conflict often arises when there’s an imbalance or mismatch of values. One partner might be a big spender, while the other is a saver. There might be a high earner paired with a low earner. Someone might have grown up in poverty, while the other person came from wealth.

These differences can make even small **financial decisions** into much bigger issues. So what are money fights really about?

1) Power and Control

In a relationship, we want to feel seen and heard and like our voice matters. In a money fight, the underlying issues are often about power and control.

“If I feel like we should do A, you think we should do B, and we tend to choose option B, that’s going to make me feel like I don’t have much influence, or I don’t have much power in the relationship,” said Astle. “In the actual fight itself, a lot of times we get into what’s called entrenchment, which is where I dig my heels in over here, you dig in your heels over there, and we’re not even arguing our points anymore, we’re just arguing for control.”

When you’re stuck in that pattern, it could be tough to get out. You might need to take a beat and come back later.

2) Fear and Security

Some of the most powerful drivers of behavior are fear and security. Ultimately, we want to feel safe in our mind, body, and environment. So if there is a perceived threat, it can trigger deeper fears and insecurities that cause money conflicts. From a physiological standpoint, it can activate your nervous system.

So if a partner’s surprise credit card balance or spending habits threaten your sense of safety, your nervous system reacts like it would to any potential threat: entering fight, flight, or freeze mode. This is a crucial piece of understanding for couples.

The partner who shuts down after a money conversation isn’t being immature or difficult. Their nervous system is protecting them. The same goes for another partner who might try to escalate a conversation in an attempt to gain control. To make matters worse, when we’re activated, our ability to think clearly and our decision-making skills are compromised.

When you fight about money, you're not fighting about only the issue in the room. You're fighting the patterns and previous experiences that shaped someone's views on money. If your spending versus saving styles are at odds, it's best to find common ground within certain boundaries, so both parties feel safe, secure, and seen.

"If one person says, 'I want to give because that's how I show love,' and this other person says, 'I want to be thrifty because I'm worried we're going to run out of money,' is there one little tiny piece in the middle that we can agree to? What if we set a dollar figure?" said Amy Irvine, a certified financial planner and certified financial therapist at **Rooted Planning Group**.

3) Values and Identity

Our values shape our identity. Money is a tool to support those values and conflict can often arise when there's a misalignment between partners. One might see money as a tool for freedom, to spend money on trips, classes, and adventures. The other partner might see it as a tool for stability, preferring to spend little or only spend on the family.

Even if you have similar spending styles, what you actually value might be wildly different. One person might value possessions, whereas another might prefer to pay for experiences.

Money conflicts due to misaligned values are often the result of a lack of understanding. While you might not have the same values as your partner, you can accept them as they are without trying to change them.

Instead of arguing, the pair might come up with a budget for each partner to spend on their own interests and values, without judgment from the other person. Astle noted that this can honor individual needs while supporting shared responsibility.

How to Find Out What You're Really Fighting About

If you're fighting about money with your partner, you're probably not just fighting about money. It's about what the money represents. And if you seem to have the same money fight over and over, it's essential to get to the root of it, for your relationship and your **health and well-being**.

Talking honestly about money with your partner is a budgeting strategy and a nervous system regulation practice. Saying the true thing out loud to someone else eliminates the stress of pretending. It can also help you both get on the same page and hold each other accountable. The patterns you avoid discussing are often the ones that keep running the show and making decisions for you.

To get to the underlying issue, Astle recommends that each person ask "What am I feeling, and why?" Are you feeling angry, fearful, or threatened? Do you feel like a boundary has been crossed, or that you're not being heard? What is the money fight actually bringing to the surface?

If it's not immediately clear, it's key to review your history and patterns. "I encourage couples to write out their money story, or their money memories and themes that they've gathered over time," said Astle.

If you're in the heat of the moment, you might take a breath to avoid saying or doing something you might regret. Irvine also recommends turning toward each other, looking at each other in the eyes, and holding hands. That can help with co-regulation and get both of you back to a calmer space. When we feel safe in our bodies, we open up the space to have the conversation our minds have been avoiding.

Instead of fighting, investigate why something is important to someone or why they

feel that way. Digging deeper can uncover the layers hidden below and lead to a shared understanding.

Try This

Both financial therapists and couples counselors can help if you're having deeper issues with money and your relationship. But you don't need outside support to start this work today. Here are some practical and actionable tips you can do right now.

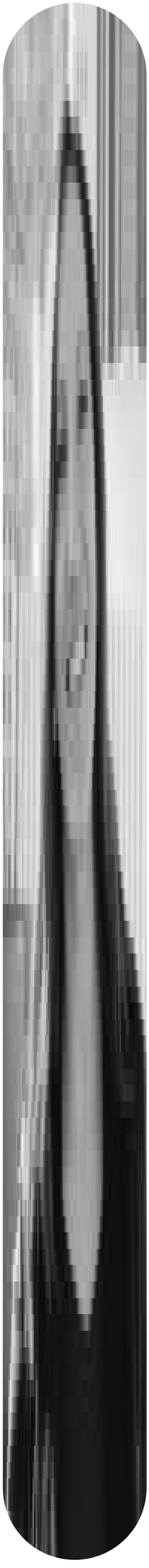
- **The 10-Minute Money Story Exercise**: As Astle noted, understanding your money story can help you dive deeper into the real issues. Start by getting a pen and a piece of paper. Set a timer for 10 minutes. Begin writing down your earliest money memory. It might be a conversation you heard from your parents or a feeling of scarcity. Don't judge or edit. Simply write. Then write the money script you learned based on your experience. It might be "There's never enough" or "I need money to feel safe." Ask yourself if that money script is still affecting your financial decisions today? For those in a relationship, invite your partner to do the same exercise, and then share with each other. Not to problem solve. Not to argue. But for a deeper understanding. Notice how you feel in your body as you read out loud. When you feel something, that's your nervous system showing you where the emotional charge lives. That awareness is where real financial partnership begins , not with a spreadsheet, but with the willingness to explore what lies beneath the surface.
- **Loud Budgeting Conversation Starter:** This week, commit to one act of financial honesty with someone you trust. Just one true statement like, 'I'm saving for X, so I'm skipping Y this month.' Notice what happens in your body when you say the truth out loud. That's the power of regulation.

- **Take Three Deep Breaths:** Financial stress can reduce your blood flow to the parts of your brain that control cognition. To self-regulate, take three deep breaths and feel your belly expand. Start slowly. Feel the exhale.
- **Go for a walk:** To clear your head and get some of the stress hormones out, go for a 10 to 20-minute walk.

For more resources on how to talk to your partner about money or have hard conversations, check out the Financial Therapy Clinical Institute's free resource library.

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