

# How to have 'the talk'

Want to know if you're on the same page about life's big issues? These conversation starters will help

“Where is this relationship going?” is one of the hardest things you can ask early on. But the University of Denver found couples who discuss their future from the beginning go on to have strong relationships. It's also important to discuss the other awkward stuff – money, kids or marriage – as the relationship grows, to check you're still in sync. We asked experts and long-term happy couples how to have those Define-The-Relationship (DTR) chats, without ever saying, “We need to talk.”



Something told her he was only after her Loom Bands

## THE MONEY TALK

Couples argue about money more than anything else. “You don't want to get emotionally invested only to discover, two years in, that you're financially incompatible: he's secretive about money, you're the opposite,” says Ann Wilson, author of *The Wealth Chef*. So, how to find out? “Ask their advice, even if you don't need it. Try, ‘I really want to save more: how do *you* do it?’” says Wilson. “Then, before the six-month mark, suggest a money chat where you discuss salaries, savings and debt.” If their reveal doesn't set off alarm bells, move on to attitudes. Ask questions like, ‘Would you ever have a joint bank account?’ But don't overdo it. “The idea is to agree that money is important, and that you want to help each other reach your financial goals.”

## THE LIVING TOGETHER TALK

Studies have found that couples who discuss living together have stronger marriages than those for whom the roommate thing just... happens. Erin, 34, remembers blurting out to her boyfriend that maybe he should move in. “He stammered and

I back-pedalled,” she says. “When you approach the subject, adopt your partner's conversation style and tone, and they're more likely to be receptive,” says Sophia Ledingham, author of *The Date Night Manifesto*. “If they are logical and measured in their speech, keep your voice calm and try, ‘I've been thinking carefully about the benefits of us living together...’ Or, if he or she is more feelings-based, say, ‘Wouldn't it be AMAZING if we lived together?’”

## THE SEX TALK

Janelle, 34, thought her single days were more wild than her boyfriend's, but after nine months she opened up, and he wasn't threatened by her past. “That moment has kept us talking about sex for eight years,” she says. Regular check-ins are important, stresses Dr Logan Levkoff, a New York City sex educator. But unlike other DTRs, you can be more subtle. “Ask a casual question like, ‘What do your friends say about their sex lives?’ or ‘Would you ever do that thing we saw on *Orange Is The New Black*?’” A formal sit-down-and-talk meeting

about your own sex life can become finger-pointy and awkward,” she adds.

## THE MARRIAGE TALK

“Despite the Hollywood cliché, few people pop the question out of the blue,” says psychologist Dr Galena Rhoades. “Most couples discuss it first.” But for Ben, 31, the technique that worked was keeping the conversation casual: “After three years, my girlfriend hadn't mentioned marriage,” he recalls. “So, during a holiday to New York, I said, ‘People at work think we might get engaged on this trip.’ It started a discussion and within four months we were engaged.”

## THE HAVING KIDS TALK

“Deciding to become or not become parents requires several conversations – but you can set the tone early on with something like, ‘I don't know where my nieces get their energy from: good practice for when I have my own,’ or ‘I'm destined to be an auntie more than a mum – you get all the fun bits,’” says Ledingham. As the relationship gets serious, be more direct.