My boyfriend asked me to move in, so I made him a spreadsheet

How I analyzed the risks and rewards of cohabitation

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It was a beautiful, whirlwind six months. One of those rom-com romances 15 years in the making. We were doing the long-distance thing between the Bay Area and Reno, NV. Seeing each other every weekend was great, but the distance was wearing on us... especially him.

One night on the phone he said, “Listen, I’m kind of over this long distance thing. I need to you to think about what it would look like if I moved there, or you moved here. Don’t answer right away, talk to your friends, make a spreadsheet. Do your thing.”

After a few conversations with friends and my therapist, I pulled up a blank google spreadsheet and I started plugging in risks, considerations and action items.

I gave each consideration, from emotional wellness to rental markets, a concern rating from 1–10. 1 being not concerned at all, 10 being freaking out about it. We each had a column to give our ratings, along with a space for why we gave the rating we did.

I was really concerned about the rental market in the Bay Area, he less so, but not by much. Financial considerations were concerning for both of us. We both had good jobs in our respective cities and in order to make this work, one of us would need to take a risk.

I finished up my portion of the sheet and sent it off to my man.
He looked it over and responded:

“Thanks so much for doing exactly what I asked. I’ll fill in my portions soon but upon looking at everything laid out in rows and columns... **I’m not ready to move in with you.**”

Perfect. We had things to do. Areas needing our attention and action items to cross off.

One area of concern for me, was our lack of fighting. The honeymoon phase feels amazing, but how do we handle conflict? Our action items were clear:

- Visit an Ikea
- Travel internationally

We went to Ikea following weekend and booked a trip to Mexico that night. Both experiences resulted in zero fights and almost no stress.

There were also more serious things needing to be worked through. Fears even an Ikea trip couldn’t assuage.

But we had the hard conversations and weighed the costs. We looked at budgets and discussed financial habits and goals. We revised ratings up or down as feelings and situations changed.
The practice of making a spreadsheet and putting it all together helped us enter into a financial partnership intentionally.

I’ve told many people this story and several asked for a copy of my spreadsheet.

WARNING: I’m not a relationship expert, just a nerd who loves spreadsheets. But if this can help people make more informed, intentional decisions about their lives together—AWESOME!

So here’s a link to your very own Cohabitation Risk Assessment Worksheet. Make a copy and fill in your own considerations. Let me know how it goes and if you’d change anything.