



## DATING, MARRIAGE & MONEY: MUST-HAVE CHATS

*Transparent financial conversations sets you up for a prosperous future*

Money is one of the leading causes of relationship stress, yet many couples avoid financial discussions until problems arise. Whether you're dating, engaged, or married, having transparent financial conversations is key to long-term success.

### TALKING MONEY WHILE DATING

Discussing finances early can feel awkward, but it helps set expectations. Key topics to explore:

- **Spending habits:** Are you both savers, spenders, or somewhere in between?
- **Debt transparency:** Understanding each other's student loans, credit card balances, or financial obligations.
- **Financial goals:** Do your long-term aspirations align?

### MARRIAGE: JOINT OR SEPARATE?

Couples must decide how to manage money together:

- **Joint Accounts:** Best for full financial integration and transparency.
- **Separate Accounts:** Maintains independence but requires clear agreements on shared expenses.
- **Hybrid Approach:** A mix of joint and individual accounts for flexibility.

### PRENUPS: NOT JUST FOR THE WEALTHY

A **prenuptial agreement** isn't about planning for failure, it's about **clarity and protection**. Key benefits:

- Safeguarding pre-marriage assets
- Setting clear financial expectations
- Avoiding future disputes

### FINANCIAL PLANNING AS A COUPLE

Regardless of relationship stage, **financial teamwork** is essential. Create a plan for:

- Budgeting and bill payments
- Saving for major life goals (home, children, retirement)
- Handling financial emergencies

Having these conversations openly and early leads to **less stress and a stronger financial future together**.

### BUILDING PROSPERITY, ONE STEP AT A TIME

Financial security and success don't happen overnight – it's about making consistent, informed choices in your relationships.

By **having transparent financial conversations in relationships**, you are setting yourself up for a prosperous future.

Take action today to build the life you want – financially strong, fulfilling, and full of opportunities.