

Now that the wedding is all under control, it's time to get to grips with life after the BIG DAY. What's life going to be like now? What future do we want to create together? When shall we start a family? Who pays for what bills? These are some questions you may be asking or have even started a discussion about.

Aligning your life goals will help you build a solid foundation for a great life-lasting marriage. One of the biggest areas committed couples should master is aligning their financial lives and working together to build a solid financial future as a family. Money can easily become a source of conflict; in fact, research shows that financial distress is the number one cause of divorce and the number one cause of ill health. Neither of these are good for any marriage.

The way we spend money is practically an expression of who we are. By looking at someone's finances you can quite accurately guess what their fundamental beliefs and most important values are. When a couple's finances are not aligned with each other, money can create a big divide in the relationship, and when they are aligned you can easily express your highest values together. Quite simply, the way you handle money affects how happy you are in your marriage.



So how to get started? For many committed couples this is not an easy conversation to have. It's often 'the elephant in the room'. So...

- 1) Pick a happy moment and open up a conversation about some of your long-term goals. Start with the ones you already know of each other. Get excited about them, as now you get to really help each other achieve those goals.
- 2) Pick an agreed time to sit down to write up your life goals together – keep it light and exciting because it is light and exciting! Focus on what you are trying to achieve not what you are fearful about. Agree that during this **goal planning session** you will start to create a realistic financial plan to help you accomplish your joint goals.