



# MONEY AND MARRIAGE: How finances relate to your relationship

As couples wait until later in life to get married, joining finances is no longer as simple as it once was. TD Ameritrade and LearnVest teamed up to survey Americans about the biggest financial stumbling blocks they face in their relationships and what it takes to find shared financial bliss.

## PEOPLE ARE WAITING TO GET MARRIED.

# 30

In 1960, the median age of couples getting married was early 20s. Today, the median age is nearing 30.\*

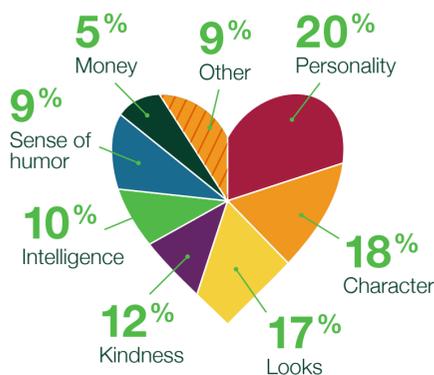
Couples are bringing more financial baggage into the relationship than ever before:



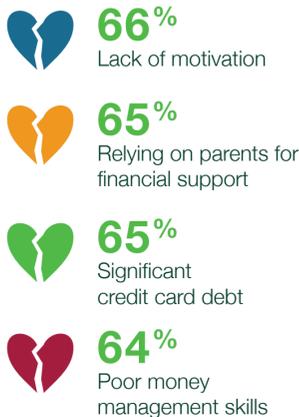
### The Dating Game

Personality, character, and looks top the list of attractive qualities in a partner, and while two-thirds of respondents find financial instability to be a deal-breaker, the results show a significant disconnect in how much respondents know about their partners' financial situations.

#### The #1 thing people look for in a mate...



#### Common financial deal-breakers:



#### Things people in relationships aren't talking about



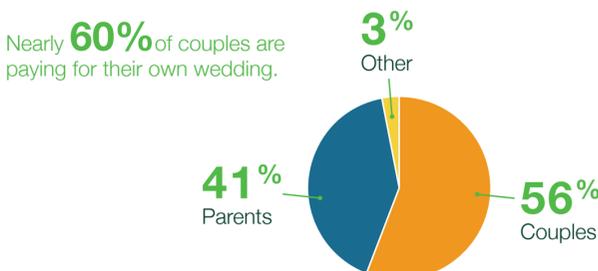
### Wedding Bells

Wedding expenses are on the rise and more couples are planning to foot the bill—adding to the pile of financial obligations a newly married couple may face.

#### The cost of heading down the aisle



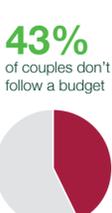
#### Who's picking up the tab?



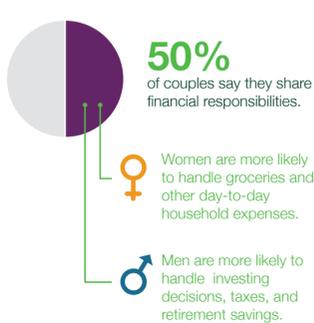
### The Honeymoon's Over

Once the honeymoon ends, the real world sets in, and couples must figure out how to navigate financial waters together. Communication gaps and lack of a solid budgeting plan can prove to be pain points.

#### Budget blues



#### Shared responsibilities



#### Money talk



## 6 EASY STEPS TO KEEP THE FINANCIAL PEACE IN YOUR RELATIONSHIP

You don't have to let finances put a damper on your wedded bliss. Once you open up the lines of communication and follow a few simple steps, you'll find yourself on the path to financial harmony:

- 1 Talk about your financial situation **before** you walk down the aisle.
- 2 Create a budget and talk about savings goals.
- 3 Understand the amount and type of debt each partner brings into the marriage, and know your credit scores.
- 4 Figure out how each partner manages money. You may be more frugal, but your partner may be more of a spender.
- 5 Understand your investments and discuss how to meet your long-term goals.
- 6 Don't leave it all to one partner. Joint participation in managing household finances is key.



\*D'Vera Cohn, et. al., "Barely Half of U.S. Adults Are Married – A Record Low", [Pew Research Center](#), Dec. 14, 2011. Median age at first marriage in 2011 was 28.7 for men, 26.5 for women.

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