



Deciding on Joint or Separate Finances

To merge or not to merge? Whether moving in together, getting married or living as civil partners, long-term couples eventually face this important financial decision.

Use these tips to help you and your partner find what works best for you.

1. Discuss the pros and cons. Some people see combined accounts as convenient, while others can't help but feel a loss of financial independence. Both are valid and the impact of each factor varies from person to person, so talk with your partner about what you both consider as benefits and drawbacks.

2. Compare long-term goals. Transparency is essential during financial discussions with your partner. Are you both on the same page about saving for buying a home and planning for retirement? How will keeping your finances separate or merging them affect your goals as a couple?

3. Consider a compromise. Two people in a relationship can have different financial priorities and goals. If you find yourself in this situation, consider a compromise. Some couples only partially combine their finances and opt to keep specific accounts separate. Other couples list their partner as a beneficiary on their assets rather than fully merging them.

4. Be open to change. Planning your financial future is a smart move, but life can change unexpectedly. It's important to maintain an open dialogue about finances throughout the course of your relationship and revisit the conversation from time to time. A new baby or a new job might mean it is time to reevaluate how you both approach financial planning.

Navigating joint or separate finances can be complicated. If you and your partner want professional guidance, let's discuss how we can help you build the road to long-term financial success together.

The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.



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