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How Couples Can Tackle Premarital Debt

Many people wonder what their partner's debt means for them before they walk down the aisle and say, "I do." Between student loans, car loans, credit card debt and mortgages, debt is a common part of many people's financial lives.

How can couples talk about debt and make a plan to manage it?

Understand Who Is Responsible

Premarital debt is generally the responsibility of the person who incurred it. For example, if your spouse took out student loans before you got married, those loans remain theirs to pay back.

Keep in mind that the question of who is responsible for debt after you are married can be less clear-cut. States with [community property](#)

laws consider debt a shared responsibility for couples, even if only one spouse decided to borrow.

Talk About Shared Financial Goals

Debt doesn't go away if you don't discuss it. It can impact your credit score, which will be an important factor in goals you may have as a couple, like buying a car or a house.

Financial alignment begins with an honest conversation about each partner's debts and assets. From there, married couples can consider how each of their finances support or impede shared goals.

Determine How to Pay Down the Debt

Each married couple gets to decide what financial approach works best for them. Some couples opt to retain separate responsibility for premarital debts; each person pays back what they borrowed before tying the knot. Others decide to fully combine finances. All income and debt are an equally shared responsibility. There is no one right approach; it is about choosing a solution as a team.

Marriage is an emotional and financial union. If you have questions about navigating your finances as a couple, get in touch.

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