

Marriage: Couples should mix business with pleasure

One author says couples should discuss finances before tying the knot

The Associated Press

NEWPORT BEACH, Calif. — Love and passion propel the couple to the altar, but they don't pay the rent.

"Marriage is a business relationship as well as a love relationship," says Violet Woodhouse, author, attorney and financial advisor. "Although marriage can be romantic, it is not about romance. It is a partnership, and finances are an important part of the equation."

"Unfortunately, most couples avoid talking about money — a critical and potentially explosive mistake when you consider that money is one of the most commonly known problems in relationships."

It may not be a romantic exercise to exchange financial information before exchanging vows, but it can save a lot of grief later on, she suggests. Woodhouse recommends exchanging tax returns, check registers, financial statements, pay stubs and similar items for the past three years. Also get and exchange credit reports; when you marry, you'll inherit your spouse's credit history.

Next, compare expenses, previous income tax obligations and liabilities, credit card debts, student, car or other loans and any other monetary obligations.

Then, compare employment benefits, including retirement plans and health insurance.

Woodhouse recommends the couple develop and commit to a budget plan to set the stage for the financial side of marriage. Hold "money meetings" to plan strategy, set personal and financial goals and agree to the sacrifices each will assume to meet those goals. You'll also need to set up your financial partnership arrangement for sharing or dividing financial

responsibility.

These plans will take into account lifestyle choices, personal needs, savings and spending habits and whether to maintain separate or joint checking accounts. You should agree on a savings plan and how much to set aside for a home, car, taxes and other big-ticket items.

If you're marrying for the second time, you have a different set of money issues, Woodhouse says. Those who remarry are usually older and have spent years building assets, she observes. "It's natural to want to protect what you've worked so hard to build."

Children from previous mar-

riages and other financial obligations also have to be considered.

Woodhouse recommends prenuptial agreements. "A prenuptial agreement is a means of communication. The document, although not legally enforceable, forces people to make decisions while their ability to give and take is at its highest."

A prenuptial agreement should be considered if one spouse is wealthier than the other; if one gives up income for marriage (spousal support, pension, social security, retirement benefits); to head off the possibility of future claims of one against the other; to protect the children.

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Access: ASUO to ask for a 24-hour EMU

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University should consider itself, Unger said. Organizers are still planning that campaign.

The access campaign will focus on getting students into library and computing buildings on the students' time, Clark said. The current hours might not be convenient for students who work or have commitments beyond school.

"There isn't an average student anymore," Unger explained. "To try to say the hours meet the average student's needs is silly. No student that I know leads a normal life."

Students need a place to study before an early-morning midterm and after a late-night shift at work, Unger said. That will cost the University money, and the

University should consider including extended hours in its budget plans, he said.

The Oregon State System of Higher Education will soon decide how to finance state universities. While the University probably won't benefit this year from any extra money, Unger said that could finance longer hours next year.

Most of the changes the campaign is seeking probably couldn't take effect until next year. Still, they're changes the University badly needs, Unger said.

"Whether you're here or not, the University needs them," he said. "We're asking to raise the minimum expectations. I mean, we just need to get to the base-ment."

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