



10 IMPORTANT ISSUES to Discuss Before Marriage

You might be in love, but that doesn't necessarily mean you should get married. It's all fun and games for the first couple of years in most relationships, but all of that changes with time. Eventually, the infatuation fades away and reality sets in.

Is his cute smile worth living in Nebraska when you dream of living in Chicago? Does her sense of humor make her \$140,000 of student loan debt worth it?

There's a lot more to consider than just how enjoyable it is to be around someone right now. Your life will change. Is this the right person for the long haul?

A long talk before marriage can prevent challenges down the road and help encourage an eventual transformation from infatuation to a deeper love.

Discuss these issues with your significant other before marriage:

1. Where will you live? City or country? Condo or house? In the same town as your mother-in-law or far, far away. You spend most of your time in and around your home.

- **Where you live has a huge impact on your life.** Are you both on the same page? The only way to know for certain is to talk about it.

2. Who will clean what? What is the division of household labor? Will the man of the house do the repairs, mow the grass, change the oil in the cars, and pick up the dog poop? Who cooks? Who cleans? Is everything 50-50? There's no right or wrong answer, but it helps if you both agree.

3. How much debt do you each have? **Financial issues are the most common marriage challenge.** How much debt do you each have? How willing are you to deal with your future spouse's debt? How willing are they to deal with yours? Are you both going to be responsible for your own debt? What's the plan?

4. **Children.** Do you both want children? If so, how many? If your answers aren't in the same ballpark, you might have huge challenges ahead. **Never assume that your partner will change their mind to accommodate you in the future. It's a dangerous game to play.**

5. **Friends.** Will you be joined at the hip with your spouse, or will you both be free to spend time with your separate friends? Some people love having time alone. Others don't trust their spouse to be out with the boys/girls without their presence.

6. **Spending.** Some people like to save. Others love to spend. It can be difficult for people that don't agree on this matter to get along in the long term. **Make a plan that works for both of you.**

7. **Bank accounts.** Separate? Joint? A joint account to pay the bills, but also an individual account for each? Who is going to pay for what? Will it be 50-50? Or will the bigger earner pay a greater percentage of the bills?

8. **Religion.** Some people aren't interested in going to church every week. Others are serious about their participation in church services. There might be different religions to consider, too. Will you go to separate churches? Will one of you go to church while the other prefers to stay home? How do you want your children taught?

9. **Sex.** It all comes down to a question of style and frequency. **In most marriages, the issue is more likely to be frequency.** Do you have similar sexual appetites?

10. **Neatness.** It's very challenging for a very neat person to live with a messy person. For best results, work out this issue before marriage so there are no surprises.

Marriage can be a wonderful thing! It can be a nightmare, too. It's important to do everything you can to ensure that you're capable of making each other happy for many years to come. **Discuss these important issues before deciding to tie the knot.**