

LOVE OR MONEY?

More Canadians want a prenup



More than half of Gen Z, want their partner to sign a prenup.

(NC) With wedding season around the corner, many couples are planning the final details of their upcoming nuptials. For a growing number of them, that means

signing a prenup.

More than half of Gen Z, those born between the mid-to-late 1990s and the early 2010s, want their partner to sign a prenup if they get married or enter a common-law relationship, according to a recent survey by TD. This is compared to the already-high national average of 31 per cent.

Gen Z most concerned about relationship finances

Among those surveyed, Gen Z showed the strongest feelings around finances in relationships, with 65 per cent saying their partner's net worth is important to them when starting a relationship. One in four respondents also admitted they likely wouldn't date someone who earns less than them.

"We know that finances can be a big stressor in relationships and are clearly on the minds of many, especially Gen Z," says Nicole Ewing, principal of wealth planning, at TD Wealth. "Working together with your partner to tackle money conversations head on could help bring you both understanding and clarity in your relationship and respective financial futures."

Despite Gen Z taking the most definitive stance, all

ages expressed strong concerns about finances in their relationships. The survey uncovered that some of the country's top relationship dealbreakers include being dishonest about finances, never offering to pay for anything and having bad spending habits.

"A key component of financial health as a couple is making sure you agree on your financial goals, so it's wise to have that conversation early on to ensure you're both on the same page," adds Ewing.

Building your financial plan as a young couple

Whether you're saving for a wedding, a down payment on a home or retirement, developing a shared financial plan alongside a qualified professional can encourage more open and frequent conversations about money with your partner, and help you stay focused on your priorities.

For singles and couples alike, establishing financial goals and developing a clear understanding of your spending preferences is essential. Whether you're looking to build a budget or create a plan with your partner to reach your shared investment goals, it's always a good idea to consider taking advantage of financial advice and available tools.



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