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## Prenup vs. No Prenup – Cheat Sheet

### Thinking About a Prenup? Here's What You Should Know

Topic	With a Prenup	Without a Prenup
<b>Financial Transparency</b>	Required upfront – protects both parties*	Often delayed until divorce proceedings
<b>Property Division</b>	You choose how assets and debts are split	Default to state law (“equitable distribution” in New Jersey)
<b>Spousal Support</b>	Can be addressed or waived in advance or left for determination later	Determined by a judge at the time of divorce or by way of settlement
<b>Debt Protection</b>	You can limit liability for your partner’s debt	You may be responsible for joint or even some individual debts
<b>Inheritance Rights</b>	Can be protected and clarified	Governed by state law and may be challenged
<b>Business Interests</b>	Can protect a business or future ownership	Business may be subject to division or valuation
<b>Legal Costs</b>	Typically lowers future costs in the event of divorce	Divorce litigation can be emotionally and financially draining

**A prenup isn’t planning for divorce—it’s planning to protect the life you’re building. If it’s not right for you, that’s OK. But don’t assume “no prenup” means no plan—it just means state law or a judge may decide.**

**\*Full disclosure of assets is required in New Jersey, which means you’ll know exactly what each party’s assets and liabilities are before you get married, avoiding surprises during your marriage!**

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