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"The Talk" Worksheet

A Real Conversation About Love, Money & Legal Clarity

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Before You Begin

This is not a test.
This is not a legal document.
This is not a prenup pitch.
This is not something to rush.
We are New Jersey and/or New York lawyers, not sociologists, psychologists, family therapists or otherwise trained professionals.

What it is, is a conversation starter - the kind of honest, grounded, "how do we actually live our life together?" talk that keeps couples strong. Go slow. Be kind. Listen as much as you speak. Remember: you're planning a marriage, not just a wedding.

💵 SECTION 1 - Everyday Money, Income, Spending & Debt

1A. How Will We Handle Income After Marriage?

Select all that feel true:

□ Combine everything into one joint account
□ Keep separate accounts + contribute to a joint one
□ Split expenses proportionally based on income
□ Keep everything separate
□ Not sure yet

Talk It Out:

- **Who pays for what right now?**
- **Do we want the same system after we're married?**
- **Are one of us a "spender" and one a "saver"?**
- **What feels like a "good" purchase vs. a "waste"?**
- **What is a number that makes each of us uncomfortable spending?**

📝 Example:

A couple uses a joint account for shared expenses - and each gets a “no-judgment fund” every month. No guilt, no arguments, no surprises.

1B. Debt - What Exists & How We’ll Handle It

□ Pay it off together
□ Each keeps their own
□ We’ll make a plan before marriage

List any debt each partner has:

Partner A: ____
Partner B: ____

⚠️ Tip:

Generally, in many states, and in most situations, if you pay pre-marital debt with post-marital income, that is commingling - it may legally be considered a gift unless a prenup identifies it differently.

If one partner has significant debt and the other has none, do you want to:

- provide credit?
- track contributions?
- protect the debt-free spouse?

Discuss it now.

1C. How Do We Each Define “Financial Security”?

Partner A: ____
Partner B: ____

1D. When One of Us Feels Financial Stress, What Helps Most?

□ Talking it through immediately
□ Taking a pause
□ Putting things on paper
□ Setting a plan
□ Other: ___________________________

1E. Deal Breakers

"My financial deal breakers are…"

Partner A: ____
Partner B: ____

🏡 SECTION 2 — Property, Real Estate & Big Purchases

2A. Pre-Marriage Property

Do either of you own:

- Real estate
- A business
- Investments
- Retirement accounts
- A car worth significant value

□ Yes □ No

If yes, list who owns what and how you plan to deal with them. Are you living in a home that one of you owns? How is the mortgage getting paid, with what funds? Will it still be considered their separate property if you divorce? Do you feel all your retirement income both pre- and post- marriage, should be your own? Is the business new and in need of contributions from your post-marriage income?

2B. Future Major Purchases - How Will Titles Work?

□ Joint
□ One name only
□ Ownership follows contribution
□ We'll decide case by case

📝 Example:

Thinking of renovating a premarital condo using marital funds?
That one act may have turned a $400,000 asset into a $250,000 loss in a divorce.
A prenup might protect against this.

💬 SECTION 3 - Communication & Conflict

Use these to open deeper conversations:

- How was money talked about in your families growing up?
- Do you communicate similarly or differently about spending?
- Do you need structure (budgets) or freedom (flexibility)?
- How do you repair financial disagreements?

💡 Prenup Tie-In:

You can even include communication expectations - like quarterly money check-ins or agreement to consult before large purchases.

👶 SECTION 4 - Family, Children & Parenting Roles

4A. Children - Big Picture

Do we want children?

□ Yes □ No □ Not sure yet
If yes, how many do we imagine? __________

4B. Parenting Philosophy

Discuss:

- Who feeds the baby at night?
- Is childcare 50/50 or does one partner imagine doing more?
- What tasks do each of us imagine taking on?
- Are we aligned about discipline?
- Do our families have different parenting styles?

4C. Childcare Plans

- □ One of us stays home
- □ Daycare
- □ Nanny
- □ Family help
- □ Hybrid
- □ We have no idea yet

What We Each Feel About These Options:

- Partner A: ____
- Partner B: ____

4D. Realistic Costs — “We Looked at Today’s Prices”

- Daycare: $______ per month
- Nanny: $______ per week
- Private school (if relevant): $______ per year
- Extracurriculars (sports, activities, lessons): $______

Discuss how these numbers change the picture.

4E. Protecting the Stay-At-Home Partner

- If one partner pauses their career, how will you protect:
- retirement?
- savings?
- earning power?
- future security?

📝 Many couples add prenup clauses to value unpaid caregiving.

⚖️ SECTION 5 — Legal, Emergencies & "What If" Planning

⭐ 5A. "Have vs. Need" Planning Chart

ITEM	WE HAVE	WE NEED
Will	☐	☐
Medical Directive	☐	☐
Power of Attorney	☐	☐
Healthcare Proxy	☐	☐
Updated beneficiaries	☐	☐
Life insurance	☐	☐
Disability insurance	☐	☐
Long-term care plan	☐	☐
Emergency fund	☐	☐
Pet care plan	☐	☐

⭐ **5B. If One of Us Becomes Incapacitated — Who Steps In?**

Finances

Partner A chooses: __________________
Partner B chooses: __________________

Healthcare decisions

Partner A chooses: __________________
Partner B chooses: __________________

Children's decisions

Partner A chooses: __________________
Partner B chooses: __________________

Pets

Partner A chooses: __________________
Partner B chooses: __________________

⭐ **5C. When I Wouldn't Choose My Spouse — And Why (Completely normal. Completely healthy.)**

Common reasons include:

- **Emotional difficulty with end-of-life decisions**
- **Religious differences**
- **Financial inexperience**
- **Desire to leave sentimental items to parents**
- **Avoiding family conflict**
- **One partner is too overwhelmed to manage logistics**

Partner A - I might name someone else for:

Wills/trusts: ______________________________ (Why?) ______________________________

Medical decisions: ________________________ (Why?) ______________________________

Guardianship: ______________________________ (Why?) ______________________________

Partner B - I might name someone else for:

Wills/trusts: ______________________________ (Why?) ______________________________

Medical decisions: ________________________ (Why?) ______________________________

Guardianship: ______________________________ (Why?) ______________________________

⭐ 5D. If One of Us Dies First - What Happens?

Discuss and write:

- What happens to the home?
- Where does the survivor live and how do they pay for it?
- Are our families inheriting anything?
- Does the surviving spouse have access to emergency money?
- What happens to sentimental items?

Notes:

⭐ 5E. Divorce — The Conversation You'll Be Glad You Had

Not because you expect it. Because planning prevents disaster.

Major topics to align on:

- Property division (50/50? contribution-based?)
- Retirement assets
- The home (who stays / buyout rules)
- Debt responsibility
- Pets (custody, expenses)
- Digital assets & passwords
- Intellectual property (brands, content, creative work)
- Business ownership & growth
- Gifts & inheritances
- Temporary support during separation

Write any alignment you already have:

💍 SECTION 6 — What Marriage Means to Each of Us

A. What does marriage mean to me?

Partner A: ____

Partner B: ____

B. What do I need to feel secure in this marriage? (3 things)

Partner A:

-
-
-

Partner B:

-
-
-

C. What scares me about marriage?

Partner A: ____

Partner B: ____

D. My definition of partnership:

Partner A: ____

Partner B: ____

🔗 Next Steps

✓ Schedule a Bridelawyer consultation or with an attorney in your jurisdiction
✓ Follow @Bridelawyers for weekly legal tips on social media
✓ Read our blog: The Bridelawyer Brief
✓ Watch The Talk series on our YouTube Channel
✓ Check out our website for more guides, checklists and other help

BRIDELAWYER BOTTOM LINE

You don’t need to know every law before you get married.
You just need to know the right questions to ask —
and that’s exactly what this worksheet gives you.
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