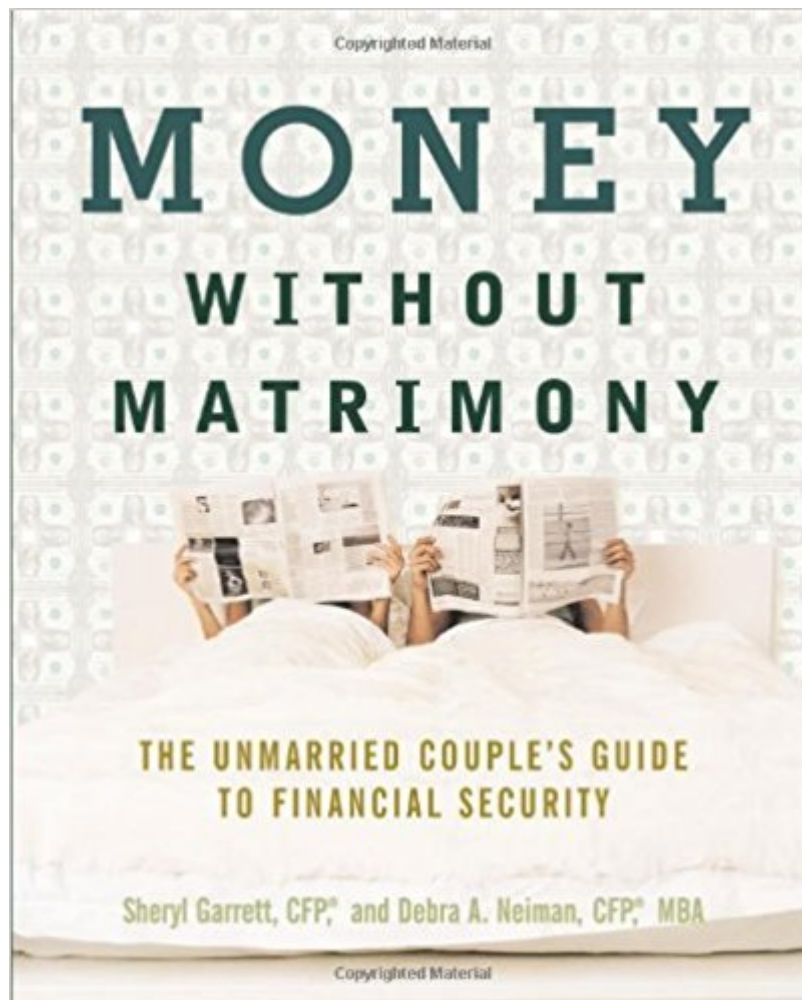




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Money Without Matrimony: The Unmarried Couple's Guide To Financial Security



Synopsis

Love isn't always followed by marriage! What do you have in common with Oprah Winfrey, Stedman Graham, Goldie Hawn, Kurt Russell, Elton John and David Furnish? They, like you, are part of an unmarried couple and either legally can't or have chosen not to get married. But that does not mean that you can't share financial and other obligations with your partner. *Money Without Matrimony* answers the questions unmarried couples have when developing plans to secure their financial futures including:

- Pros and cons of merging your finances
- Determining ways unmarried partners should own property
- Strategies to ensure that your wishes will be carried out under all circumstances
- The importance of partnership agreements and other legal documents for unmarried couples

Authors and Certified Financial Planners, Sheryl Garrett and Debra A. Neiman guide you and your partner through the necessary steps to protect each other from potential financial ruin in much the same way that federal laws help protect married couples. If you are one half of an unmarried couple, you owe it to you and your partner's financial future to read *Money Without Matrimony*.

Book Information

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Customer Reviews

A long overdue book, *Money Without Matrimony* discusses the myriad of financial considerations when two people are living together as a couple but are not married. In this situation there are many potential problems that can interfere with your planning for your future. The authors walk the reader down a solid pathway for financial advice by first examining why financial planning is important, determining goals and objectives, dealing with what assets belong to each person and which assets

are jointly owned, dealing with insurance, taxes, estate planning, and retirement. And, of course, children raises another entirely different problem that needs to be examined in detail. The authors follow a well organized path that leads the reader from thinking about their goals through devising a total plan. The coverage is excellent and thorough and includes a discussion of such things as common-law marriage states and what to do about it. Other areas with surprises that are covered in detail include credit cards, life insurance, insurance proceeds, and inheritance. This is a complex field with many potential pitfalls and problems but also ripe with planning opportunities so that your wishes are met and assets protected. *Money Without Matrimony* is highly recommended for all unmarried couples.

As a consumer educator, I've heard many stories of people whose finances were ruined by a partner. Credit problems from a failed relationship are a common problem. *Money Without Matrimony* offers very sound and comprehensive advice for couples, and I can't recommend it highly enough. I had the opportunity to interview coauthor Debra Neiman on my Internet radio show, *EverydayWealth Radio: Your Consumer Advocate*, about the book (if you want to listen it's archived online at wsradio.com) and she clearly knows what she is talking about and takes a compassionate approach to what can sometimes be uncomfortable topics to discuss. This is a must-read for unmarried couples, and a great gift if you know someone in that situation.

My significant other and I have haven't taken the time to secure our financial future because of a hectic schedule, and frankly, have been intimidated by the process. When the 2000 Census was released, I found out that I was one of 11 million people living with an unmarried partner in the U.S. (including both same-sex and different-sex couples). While it's nice to know I'm not alone, this book helped me understand how financial planning is especially important for unmarried couples. Unmarried couples do not have the same financial benefits afforded to those who choose to marry, such as health insurance and Social Security survivor benefits. What I love about this book is that the authors explore a wide range of issues, including how to work through a co-parenting agreement and how to decide whether to share a bank account. It's super easy to use (if we can use it, anyone can!), and includes specific exercises which walked us through those details that I dreaded using simple tools such as bulleted lists, and a glossary of all of that confusing financial jargon. What an inexpensive investment for something that has helped us gain a very clear vision on our financial dreams, motivations, and blocks, in order to prepare my partner and I to plan for financial success.

My partner and I were given a copy of Money Without Matrimony just as we were starting to explore what we needed to do to be prepared financially in the future. There are so many things to know and we were feeling very overwhelmed. This book is written in such a way that it clearly spells out the different approaches you can take. It also points out strategies and talking points that we never would have thought of. It has really given us a good starting point now and we finally feel we have the direction that we were missing. We definitely recommend this for any unmarried couple looking for guidance.

CFA's Sheryl Garrett and Debra A. Neiman's Money Without Matrimony: The Unmarried Couple's Guide To Financial Security finally addresses what is a major issue among co-habiting couples: how to live together without marriage and consider the methods and pros and cons of merging finances and lives. From owning property together to inheritances, partnership agreements, and other common obligations, Money Without Matrimony discusses many different arrangements and options.

The book is useful for an overview and has a lot of stories. However, I was hoping for a checklist or easy reference chart somewhere that would make putting the tips into practice easier. It's better than nothing, but you will still have a lot of work to do and you better take notes as you read the book.

..for the young or 'first time' couple making a go at living together. A solid, common sense approach to helping keeping matters separate and when to join them. In actuality, this book would be helpful for the couple going down the aisle.

....if you have money to invest or a home. The authors maintain the idea that household funds should be split percentage-wise according to income, which is what I needed my partner to hear (rather than 50/50). You will still need legal advice to make everything kosher in your home state. In spite of the horror stories they do have some good and practical ideas.

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