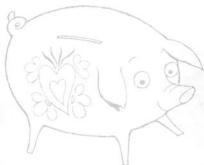


Perspectives on Money



For the Engaged or Newly Married

Whether you are twenty, thirty, forty or eighty years old when you marry, you may find that money is one of the biggest issues between you and your spouse. Here are some thoughts, observations, exercises and work-sheets for you and your partner to use—either before or immediately after your wedding—to initiate and facilitate your discussion and planning of your financial life together. The exercises on pages 3-6 are designed to be removed, worked on separately, and then compared. The budget on page 7 is to be used over the first year of your marriage. The material on pages 2 and 8 is to be read together and discussed.