

MONEY TALKS



Marriage And Money

(NAPSA)—According to the Society of Financial Service Professionals, couples about to marry should spend more time planning their joint finances than choosing a china pattern. Couples who are combining their finances should:

- Set aside regular savings.



Try to postpone big-ticket items, such as a house or car, until you have saved at least 10 percent of your annual household income.

- Share good news and bad. Circumstances from previous relationships may make alimony, child support, loan payments, etc., part of your new financial picture.

- Agree that financial decisions be joint decisions. Set financial goals that you are both comfortable with, so you will work together to achieve them.

- Consult with a credentialed financial adviser, who has the wisdom and experience to assess your situation and recommend the right financial and insurance options for the new family.

To receive a free guide, "Take the Mystery out of Financial Planning," and the names of credentialed financial service professionals near you, call 1-888-243-2258 or visit www.financialpro.org.