

Marriage licence

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Prenups & Wills

For some, the thought of contrining finances and consideration of prenups and wills can be Taleco' or hard to talk about here is the must know fall-ferences so you can consider what works for yourselves. It's important to know that in New Zealand, when a relationship ends, all relationship assets, finances & property are advided everly.

Key differences

Prenups

Prerups are often considered when someone is going into a relationship that is relatively. Finish lie less than 1 years) and not considered "de facto", or :

- You enter a relationship where one of you has significantly more assets/financial status than
- rore assets/strancial status than the other, and/or;
 • You want to Keep your Finances semanate For any reason.

Joint Will As opposed to a prenup, you may

- convider "joining forces" and using your marriage as an apparturity to legally write up your wills and estates. In a nutsited, this means you are protected if
- One of you were to poss away, the property and remaining assets will be inherited by the spause
 - If you have shared assets such as a house or business, you are both in agreeance about financial distribution

OVE



How to go from 'seperate' to

'combined' finances

that couples know how to transition from separate lives and Finances to learn as one. Here are some tips to help figure out the process and works best for you as a newly wed couple

• Talk about what you are saving for - is

Communicate

- Talk about your Financial goals and short/long term saving goals to make sure you're on the same page
- Talk about your spending budgets and who manages the Financial outgoings
- it a holiday together, is it the wedding or do you have separate personal
- or do you have separate personal savings for your own needs/wants?

 • Communicate what you are both coming
- into the marriage with eg assets, sovings, inheritance money so it is out on the table.

What if one person earns more than the other? There are a Eve options here 2) Serre-continued Frances - in Kataping the

0 (to "all in" is combined bank accounts no more "yours and mine" balry, which comes with a large shift in mindset including. - Askina before purchasina expensive.

items to avoid conflict

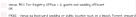
- Considering your own spending hobits
and inequalities

 If there is a significant introduce with earnings, one person may aim to contribute more in other ways such as cooking/cleaning to pull their weight.
 Regular communication and respect will be key for this to work. majority of your money in shared accounts (18th, sovings, house, processes etc) while still having separate "spending accounts". This may help prevent squalishes over spending holists, provide some surprise element to gifts and offer greater freedom and autonomy.

3) The 1 epit - Whether this Keeping corresided experience accounts and dividing expenses based on 150/150 or lessed on income (e.g. Figure out the difference in annual solaries to calculate what X each pays towards like for Keep Today of Cox. I also the contract of the contract of

Wedding Budget Samples

Low-end budget (below 10k)



After \$500 on dress \$00 est

Attine 9500 on dress, 900 suit

Hair/beauty 4600 on heir & make up For bride and 2 brideemade Flowers 4900 For one bouquet and one boutomeire and DY arrangements

Photographer: \$1000 For roughly a two hour package

Food and beverages for 40 guests \$4000

Rentals \$500 For a civins, taktes, decorations, cuttery, liner Dessert Cake - paid For as aft From parents

Music 90 For Pod and speakers

Other costs Allow up to \$2,000 For other needs

Medium budget (10 - 30k)

Versus: \$1000 using a Free ceremony location and costs For reception him costs

Attins: \$2,000 on dress, \$500 For grooms suit, \$5000 For bridal/grooms party attins

Hair/leauty, \$1000 on hair & make up and accessories Flowers, \$4000 For Irridal Isouquets, correages and Floral anch and tables

Photographer \$1000 For 5 hour package

Food \$5000 for buffet style dinner up to 50 quests

Beverage: \$1000 For BYO with per head costs or up to '5' hour package'
Rentals/decor: \$2,000 For him decorations and table name place holders

Desert 9500 for cake

Music DJ For 2 hours, approx \$1500

Other costs up to \$2,000 For other costs

Wedding Budget Samples

Medium-high end budget (30-50k)

Venue: \$5000 For ceremony and reception hire costs

Attine. \$9000 on dress, \$000 For grooms suit, \$600 For briddi/grooms party attine. Hair/beauty, \$2,000 on heir & make up and accessories.

Flowers 45000 For bridd brouguets, coreages and Floral arch and table Flowers

Photographer 45000 For 17 hour package

Videographer \$1000 For 15 minute highlights video and new Footage

Food \$14,000 For Full caterina feet menu etxle meal) ICO aueste

Beverages \$9000 For venue for tolordrink packages

Rentale/decor: 45000 For time decorations/set up/pack down wedding Favours

Music: Bond For 3 hours, assess 45000

High-end budget (Over 50k)

Verus \$8000 For ceremony and reception hire costs

Attine \$5000 on dress, \$000 For grooms suit, \$2,000 For brids/grooms party attine

Hardwauty, \$2,000 on her & make up and accessories

Flowers \$6000 For lends incuses, coreage and Floral and takes

Flotographer: 45000 For Full day services

Videographer 16000 - 18000 For 17 hour package Food 18000 For Full catering (topos, et-down, Fine dring med), (2.0 guests

Beverages \$5000 for venue har tab/drink packages Rentals/decor \$5000 for hine decorations/set up/pack down wedding favours

Wielding planner: \$6000 For services

Music Bend For 4 hours, approx \$1000

Transport: Helicoster/Limo/Car Hine: \$2000 - 4000

Homeson and other costs \$5,0,000