

# **BEYOND YOUR VOWS**

## **Things to Consider**

### *Introduction*

*Many times engaged couples assume that each of them means the same thing when they say “marriage.” But, especially in our pluralistic, society they often do not. For the future health of the marriage and happiness of the couple it is important that you talk specifics before you marry.*

*Below is a questionnaire we recommend each person fill out alone, then both of you talk about. You might even want to consider making this a legal civil contract at the time of your marriage.*

### **What kind of partnership are you planning to have?**

**Head of Household:** In this partnership, one of the parties is considered the major policy maker around all important decisions regarding the life of the partnership and the family. When there is a disagreement between the partners and a compromise is not possible, one party will make the ultimate decision and take full responsibility for the outcome. The person who is the head of household will be the Husband/Wife (circle one).

**Egalitarian:** In this kind of partnership, both partners are considered exact equals (i.e., a 50/50 arrangement). Neither party has the right to make any important decision without the concurrence of the other partner. All controversies are resolved in a mutually acceptable way. Either a more suitable alternative is found, satisfying both parties, or else each takes a turn “having it their way.”

### **How do you plan to manage your money?**

**A one-pot system:** All income from both parties goes into the same pot. All expenses for the partnership as well as individual expenses are paid from this account. There are joint savings and joint checking accounts. There may also be individual accounts for each party to use, but the money in these accounts is considered to be joint money. There are also joint credit cards, and all debts are considered joint

debts regardless of whose name the debt may be in. Everything that is bought becomes joint property.

- **A two-pot system:** Each party keeps their own income and all of the property that is bought with that income. Each party has their own credit card(s) and separate debt for which they are solely responsible. There are no joint accounts or joint credit card accounts. Each party makes a contribution to the household as negotiated by the parties themselves (i.e., “I will pay the mortgage and taxes, and you will pay for the insurance, utilities and food.)

- **A three-pot system:** In this system, there is “my money, your money and our money.” Each party has their own income and their own debt, but they also share in a joint account and some joint indebtedness that defines their “joint venture”. There are two versions of this system (*please check the version you are choosing to follow*):

- All income from each partner goes first into the joint account, and all joint bills are paid from this account. The parties negotiate what items belong in this category (i.e., the mortgage or rent, utilities, food, car insurance, etc.) Whatever money is left over from each pay period and not utilized in the joint account is split equally between the parties and goes into their respective separate accounts. From these separate accounts, each party may make their own purchases without being accountable to the other party (i.e., clothes, haircuts, recreation, retirement accounts). Alternatively, this money could be saved in a separate savings account. These funds now separated are considered to be separate property and, thereby, the parties are not accountable to each other for how this money is spent or saved.

- All income from each partner goes first in their own separate accounts. Then, each party pays into the joint account in a ratio directly proportional to their respective earnings. All the joint expenses are budgeted month to month so that, at the end of the month, there is little left over. If there are unused funds, they are carried forward to the next month. If there is not enough money to cover expenses, each party puts in more of their share to cover them. The joint pot can also contain money for retirement, vacations, etc.

### **What are your expectations of your partner about sex?**

- You do not have any formalized expectation of sexual fidelity. You intend to have an “open marriage” that allows each of the partners to be fully in charge of their own sexual behavior without regards to the wishes of the other party.

- You expect your partner to be sexually faithful to you and not have sexual experiences outside the partnership. You and your partner negotiate what is meant by “sexual experiences” (e.g., having sexual intercourse, utilizing pornography, having an Internet relationship).

### **What are your expectations around having children?**

You do not intend to have children and are not requiring your partner to provide you with children. If you or your partner want to take on a medical procedure that would prevent you from having children, either of you may do so without the consent of the partner.

You do intend to have children and fully expect your partner to be involved in having children. The number of children is predicated upon the use of birth control measures or lack thereof. Neither you nor your partner may take on any medical procedure that would prevent you from having children. If such a procedure is being considered, it may only take place with the written consent of the partner.

Abortion is not considered an option under any circumstances.

Abortion will be considered as an option under certain circumstances:

- Upon mutual consent;
- Upon the wishes of the child's mother, only;
- Other: \_\_\_\_\_.

### **What are your expectations of parenting?**

You will be equal parents, having an equal right to influence your mutual children at all times.

For the first two or three years of your child's life, the mother will be given preference as to the making of decisions that affect the child's welfare. After that, all decisions will mutual.

The father has the exclusive right to determine all decisions regarding the child's life from birth until emancipation.

### **What do you consider to be the duration of this partnership?**

For your remaining lifetime

For as long as children remain dependent

Until one party (or both) wishes to withdraw from the partnership

### **Under what conditions would divorce be considered?**

Divorce is never an option.

- Divorce may occur under the grounds that are available under New York Domestic Relations Law at the time that divorce is considered.
  
- Divorce may occur only upon (*check all that apply*)
  - The commission of adultery
  - Addiction
  - Incarceration
  - Proven physical abuse (domestic violence)
  
- Divorce may occur upon the mutual agreement of the parties.

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