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# Getting married

## Starting on the right foot

Getting married is a big step and planning for it can be a very exciting time. But with so many things to work out, it is easy to overlook how you will manage your money as a married couple. Taking time to make a few simple decisions now will pay off for your finances and your relationship in the long run.

- [Plan your wedding](#)
- [Organise your finances](#)
- [Discuss your financial goals](#)
- [Organise your will, insurance and superannuation](#)



## Plan your wedding

Weddings can be very expensive. Our [wedding infographic](#) shows the average Australian wedding costs over \$36,000. But there are lots of ways to keep the costs of your wedding down without spoiling the magic of the day.

- [Cheap wedding ideas](#) - work out how much money you need, tools for saving toward your goal and some simple ways to keep the costs down.

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- [Wedding saving and budgeting](#) - practical tips on how to make sure your big day doesn't blow the budget .

## Organise your finances

### Smart tip

Work out who is going to pay which bills. Being clear about this means you won't incur late fees or accidentally pay the same bill twice.

Relationships can run into trouble if people have different saving and spending habits, so it's important to decide whether you want to share a joint account, keep separate accounts, or have both.

Having a joint account can make it easier to pay shared bills, but there are [risks with pooling all of your money](#) into one account.

Some couples prefer to keep their own separate bank accounts and set up a joint account as well. This way, both partners can transfer a set amount each payday into the joint account so there is enough money to cover shared bills. This can be a good option if you have very different incomes or if you just want your own spending money.

Some people simply keep their own separate bank accounts and work out who is responsible for each type of payment, rather than setting up a joint account. Every couple is different, so talk to each other about which system will work best for you.

See our page on [joint bank accounts](#) for more information.

## Discuss your financial goals

People sometimes don't realise that their partner has completely different financial goals to them. For example, one person may think paying off the mortgage as soon as possible is the most important goal, while the other wants to save money for an overseas holiday.

The best thing to do is sit down and work out the goals you want to save for together. Whatever your plans are for the future, talk about them with your partner so you are both clear on what you want and when. Then you can work together to achieve your goals.

Work out how long it will take to meet your savings targets.

[Savings goals calculator](#)

## Organise your will, insurance and superannuation

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Now that you're officially a family, anything that happens to you will directly affect your partner. So it is important to update your will, insurance policies and superannuation to reflect your new married status.

- **Update or create a will** - see our tips on [wills and powers of attorney](#).
- **Check your insurance** - make sure your policies reflect your new status as a couple. Check out our tips on [insurance](#), especially [life insurance](#).
- **Get to know your superannuation** - update your beneficiary details and discuss how you can [build your super together](#).

The single best thing you can do to keep your finances on track as a couple is to keep talking to each other. By having regular conversations about your bills and your savings, you will both know whether you're on track to achieve your goals, or if you need to work together to adjust your plans.