



# The New Love Deal: Everything You Must Know Before Marrying, Moving In, or Moving On!

*Gemma Allen, Michele Lowrance, Terry Savage*

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People can talk about love. People can talk about money. The really hard thing is to talk about those two topics together. Especially when getting married or moving in together!

Three professionals from different fields confront this issue: Gemma Allen, a prominent family law attorney; Judge Michele Lowrance, a long-time judge in the divorce division, who is now a mediator; and Terry Savage, a famed financial writer and money advisor. They explain that not only can love and money be talked about together, but that if the conversation is done with respect the relationship will have a better chance of success.

The three authors agree that there is one thing we know about love: it's a brand new deal. And if you only see it through the hazy glow of romance, you're setting your relationship up for future turbulence. Instead, plan ahead to give yourselves the best chance of success, and to avoid unnecessary arguments and hidden resentments.

Here's the information and support you need to create your own Love Deal, where romance meets the financial realities of today.

THE NEW LOVE DEAL fearlessly explores the financial and practical issues that couples confront, and the agreements that can resolve these differences before they destroy the relationship. Whether marrying for the first, or second time—or just moving in together it pays to plan in advance.

While society recognizes the many changes in relationships, such as same-sex marriage and record numbers of couples cohabiting, there is a lack of legal guidelines and procedures for navigating these murky waters. And as a result, breakups are messy—and not only from an emotional standpoint.

“We believe that creating the appropriate agreement will not destroy your romance, but enhance it because you are no longer fearful of the unspoken issues that might eventually divide you,” argues Gemma Allen.

It's part of our DNA to want relationship security, so we recoil when the possibility of success is questioned. THE NEW LOVE DEAL is the authors' response to this thorny dilemma, detailing:

- Why Prenups and Conups (cohabitation agreements) help relationships survive.
- How drafting these agreements help you understand and appreciate your partner's financial personality.
- How couples can establish a Money Management Plan that acknowledges different incomes, assets, and financial goals.
- How to have “The Conversation” asking for a prenuptial agreement.
- Guidelines, myths, and the three essential rules for prenups.
- Day-to-day issues and long-term considerations for Cohabitation Agreements.
- Current definitions of laws surrounding DOMA, same-sex marriage, and civil unions.
- What to look for when seeking the right lawyer or mediator.

- How contracts keep you out of court.

“Money is often cited as the leading cause of breakups, but it is not just about the money. It's about all the things we don't discuss before making a commitment: goals, expectations, lifestyle, conflict resolution. And if you don't make plans about how you will handle these issues then money becomes the center of a power struggle,” details co-author, Terry Savage.

Professional mediator, Judge Michele Lowrance, sums it up perfectly: “Communicate, communicate, communicate. Talking about what really matters to you is not a sign of selfishness—it is a sign of trust. Writing down those things you are willing to do and hope to accomplish is not limiting—it is the essence of a commitment.”

THE NEW LOVE DEAL is for all couples from Park Avenue to the park bench, whether they are getting married, moving in together, have children and property together, or have been married or living together for years. As the authors agree: "The process of discussion, negotiation, and finding solutions requires openness and integrity. Those are also the requirements of a successful relationship!"

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