



Advice to new couples: Plan ahead, really

Don't get so wrapped up in planning for the wedding that you neglect to plan for the marriage, advises Arthur Tarlow.

Tarlow is a tax and estate specialist at Meyer, Suozzi, English & Klein, P.C. in Mineola, New York, but he cautions that money shouldn't be the focus of a couple's future together.

"Money and finances are and should be just a tool to achieve that quality of life," said Tarlow, a lawyer who has long counseled young couples and older ones embarking on later marriages.

"Sustaining any marriage should start from a common philosophy rather than a financial plan. And it all starts with how do you define a good life."

Young couples, first of all, need to consider the question of children: yes, no, or how many. They need to decide where they want to live, whether in the suburbs or in a city apartment.

"The most important thing a couple can do is agree on demonstrating good values to their future children, honesty in life dealings and to provide education to ensure that the children have saleable skills," said Tarlow.

Mature couples, often returning to marital life in later marriages,

also should focus on their quality of life.

"It is critical for older married couples to feel interesting and be interesting to each other and to the world around them," Tarlow said. "Once children are grown,

older couples need to decide how much money they wish to ultimately leave their children, if any. It is essential that you know who you are marrying. What does your partner carry in terms of assets, debt and income?"



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