

# BUSINESS

## THE ★ STAR

IT PAYS



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### *Financing as a couple*

**J**une brides (and grooms) are, hopefully, still basking in the glow of wedded bliss at the moment.

But what happens after all the gifts are opened and the honeymoon has ended?

Well, according to Edward Jones financial services, one of the smarter things to do is to get a grip on finances as a couple, right from the start.

If questions regarding each other's financial assets, debts, shared expenses, and investing personality haven't been asked and answered, they should be posthaste. All of the information garnered from the discussion will serve as the foundation from which you and your spouse base your short- and long-term goals.

As one of Orland Park's certified financial planners at Contour Financial, Cynthia Menker agrees. Menker said she sees a number of newlyweds in her office.

"I get a lot of couples looking to get a hold on their cash flow and the first place to start with that is a budget," she said. "Until you do that, don't start investing because investments may be a second priority to credit card debt and other forms of debt.

"The second thing I suggest is putting the maximum amount in your company's matching retirement plan, because if they match, that's free money for you."

By developing strong budgeting, saving and investing habits right from the beginning, newlyweds will find it much easier to achieve all those goals they share, Menker said.

"There's no magic number to reach in planning, as each plan needs to be tailored to each couple's needs," she said.

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