

## Financial Vows in Marriage

The Motley Fool

*By Elizabeth Brokamp*

When my husband and I were on our honeymoon, we decided to write private wedding vows, which were a bit different than the typical “I do’s” we’d exchanged at the church. Why? We hadn’t relished the idea of sharing our innermost thoughts with the 100+ friends and family who bore witness to our marriage, and flowery promises just aren’t our style. Besides all that, it would have been downright embarrassing to utter the words, “I vow never to wear big-bottomed undies,” in front of the priest, our parents, colleagues, and former boss.

### **Vow to save for your dream retirement**

In addition to promising to forego the “granny panties” (although the mental picture still makes me laugh), our private vows included this wish: that when we are staring at retirement, we’ll focus less on sadness over our empty nest and more on the joyous opportunity to be a couple again.

I fancied us very wise to think so long term (“forever” seemed synonymous with retirement at that point), but like so many things about marriage, this promise was but a beginning. The living promise - what we would learn in the months and years ahead - has required much more wisdom and a great deal more emphasis on finances than I ever expected.

### **Remember that you need money for “forever”**

Why the emphasis on money? Because in none of these dreams are my husband and I scrimping for the money to pay for prescription medications, relying on a Social Security check to arrive in the mail just in time to cover the electricity bill, or redefining “travel” as the time it takes to get to the WalMart Superstore. Our dream retirement requires that our younger selves get busy with fabulous planning and diligent saving. I’m betting yours does, too.

### **Face the dismal facts about Americans and saving**

Need some more convincing? Try these stats from the Social Security Administration on for size:

**no savings set aside** specifically for retirement.

### **Make sure you’re different**

Now it’s your turn:

## Some resources that can help

[retirement calculators](#). Check out our [Savings Center](#). Consider trying out [Motley Fool Green Light](#). A free 30-day trial grants you access to our current issue, all our back issues, the comprehensive Money Answers guide, and our dedicated discussion boards.

Moving on to a new phase of life - whether it's because your nest empties, you retire, or both - is exciting stuff. Make sure you and your spouse lay the groundwork now for a worry-free tomorrow.

*This article is adapted from the [Motley Fool Green Light](#) "Money Answers" archive, which features more than 100 articles on personal finance topics ranging from taxes to credit to beginning investing, organized by subject and life stage. For access to this content - plus the current newsletter, back issues, members-only discussion boards, and advisor blogs - take a [free 30-day trial](#) today!*

*Fool contributor [Elizabeth Brokamp](#) is a licensed professional counselor with a special interest in Robert Brokamp, editor of [The Motley Fool's Rule Your Retirement](#) newsletter.*

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