KNOW BEFORE YOU SIGN: PRENUPS, POSTNUPS & SEPARATION AGREEMENTS

These agreements are usually framed as protection — one person's assets, guarded against the other. This episode asks a different question: what if they were also about what a couple wants to build together, what stays separate, and how both people stay informed? Use this companion to start that conversation.

3 AGREEMENTS, 3 MOMENTS

PRENUPTIAL AGREEMENT *Before marriage.*
Defines what stays separate and what becomes shared before two financial lives merge.

POSTNUPTIAL AGREEMENT *After you are already married.*
Often used when the financial picture has changed — or when one spouse decides they no longer want to be in the dark.

SEPARATION OR SETTLEMENT AGREEMENT *When a couple is separating.*
A different legal purpose: dividing a shared financial life rather than defining one.

These are distinct legal documents and requirements vary by state. My Divorce Solution does not draft them — but the financial work behind them is where clarity begins.

BEFORE YOU NEGOTIATE TERMS, ANSWER THESE

An agreement is only useful if the people signing it understand the information behind it.

- ☐ What do we own?
- ☐ What do we owe?
- ☐ What is our income — from every source?
- ☐ Where are our accounts, and whose name is on them?
- ☐ What businesses or investments do we hold?
- ☐ What does our household actually cost to run?
- ☐ What does our tax return tell us?
- ☐ What have we signed but never read?

BY THE NUMBERS

49% of couples avoid money conversations because they want to prevent arguments.

1 IN 4 admit to hiding a financial secret from their partner.

68% did not know their partner's full finances before moving in together.

Fidelity Investments, 2026 Couples & Money Study

MANAGING MONEY IS NOT CONTROLLING MONEY

If one spouse handles the finances, that is not automatically abuse. The difference is access.

MANAGING

- "My spouse handles our finances."
- Asking what a charge was, to budget it.
- One handles taxes, one handles bills.
- Uneven work, shared information.

CONTROLLING

- "I am not allowed to know anything."
- Being told what you may spend.
- Accounts hidden or restricted.
- Money used as power and control.

The National Network to End Domestic Violence reports that financial abuse occurs in 99% of domestic violence cases. Where coercion is present, independent legal support matters.

WHY SHOULD IT HAPPEN ONLY ONCE?

Businesses grow. Careers change. Debt moves. Disclosure does not have to end when an agreement is signed. Once a year, sit down together and answer:

- ☐ What do we own and owe today?
- ☐ What changed this year?
- ☐ How do our retirement accounts look?
- ☐ What changed with a business or home?
- ☐ What does our tax return show?
- ☐ What does our cash flow look like?
- ☐ Are beneficiaries still current?
- ☐ Do older decisions still make sense?

QUESTIONS TO SIT WITH

- What do we want to build together — and what do we want to keep separate?
- Do I understand what I am agreeing to, or am I trusting that someone else does?
- If our income or our roles changed tomorrow, what would we need to revisit?
- What is one small financial question I could ask this week?

Know what you have. Know what you owe. Understand what you're agreeing to.

Ready to see your full financial picture? The MDS Financial Portrait™ organizes and verifies what you own, what you owe, your income and your spending — so decisions get made with documented information instead of assumptions. Learn more at MyDivorceSolution.com or listen to more episodes of the We Chat Divorce Podcast.

Sources: Fidelity Investments, 2026 Couples & Money Study; National Network to End Domestic Violence; American Bar Association. · Karen Chellew and Catherine Shanahan are not attorneys. This companion is educational and is not legal advice. Prenuptial, postnuptial and separation agreements have specific legal requirements that vary by state.