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## Practical Advice for Marrying in Your Golden Years

It doesn't get much more significant than marrying the person you can't imagine living without. You'll probably remember your wedding and the joy it provided for the rest of your life. And though marriage comes with the whole *sanctification* factor at any age, it can be more challenging to combine your lives when you're older.

Younger folk are usually quite flexible with their careers and lifestyles. And they typically have few assets and minimal debt. Things are a bit more complicated for older adults. That's why [Retiredfolks.net](#) offers some simple advice for the older couples out there about to tie the knot!

### **Make Sure You're on the Same Page**

First of all, you want to ensure you and your soon-to-be spouse see eye to eye on the crucial parts of life. Both of you should be on the same page when it comes to your faith. Ideally, your theology won't be drastically different. Otherwise, you could be setting yourself up for unnecessary problems and tension in your marriage.

You also want to be on the same page regarding money, where you want to live, and your long-term plan. We'll cover this in more detail below!

## **Make Money Together**

If you're like most couples, you're OK with padding your income a bit. Bolstering your financial standing can reduce stress and prevent tension from plaguing your relationship. And what better way to make money than to start a business together.

The good thing about working in your golden years is that you don't have to commit to a traditional 9-to-5 job. By landing on a [profitable business idea](#) and drawing up a solid business plan, you can set the stage for a thriving company together.

Among other details, your business plan should include your:

- Company description
- Product/service description
- Target audience
- Marketing analysis and strategy
- Financial forecasts
- Funding requests
- Company structure

Once you've handled the foundational tasks, you can start creating a brand, building a website, and promoting your business to the masses!

## **The Couple That Learns Together...**

Retirement provides a great opportunity to explore new interests and pursue long-held passions, particularly if you have the same interests. For some, this means finally getting to take that dream trip to Italy or [hiking](#) the Appalachian Trail. However, travel and leisure are not the only options for those in retirement. Learning and education can also provide a rewarding way to spend your time.

There are many ways to learn and educate yourself in retirement. You can take classes at a local community college or [attend](#) an online university to work toward the degree you've always wanted. Learning new things can help keep your mind sharp and improve your overall health. And pursuing education in retirement can be a great way to bond with your spouse or partner. Therefore, if you're looking for something more than just travel and leisure in retirement, consider learning and education. It may just be the perfect way to spend your golden years.

## **Decide the Best Place to Live**

If both you and your spouse own homes, you'll need to discuss where you will live. Or,(if you prefer) you could sell your properties and find a new place that meets [both of your needs](#).

Actually, even if only one of you owns a home, house-hunting can be an exciting opportunity to dream and make moves together! Make sure you choose a location and house style that inspires both of you in this new chapter.

## **Join Your Finances**

Search the web for two minutes and you'll find countless articles highlighting the woes of combining finances in marriage. Sure, things can get more complicated in a second marriage, especially when you and your spouse are older.

Still, consider [merging your money](#) unless it simply doesn't make sense for your situation. It's a simple but significant demonstration of trust and commitment.

## **Assign Financial Roles**

When tying the knot in your golden years, both you and your spouse likely have experience with money management. This means that you can [divide responsibilities](#) between the two of you (unless one of you wants to handle it all).

For instance, you could pay the bills while your spouse keeps up with investments and savings. If you choose to divide and conquer, be sure to communicate clearly and regularly about your finances.

## **Talk About Your Long-Term Plan**

Finally, you'll need to discuss your overall long-term plan for your marriage. This means talking about taxes, trust funds, estate planning, [long-term care](#), Social Security, health savings accounts, life insurance, and any other relevant topics. The more open and honest you are with each other, the easier it will be to make the right decisions.

## **Conclusion**

Marriage sanctifies no matter how old the husband and wife are. But when you come to a marriage with ample life experience and well-established money management habits, you have special factors to consider.

Keep the advice above in mind to set the stage for a successful and fulfilling relationship. And above all, make time to pursue God together and seek his wisdom!