Before You Begin

This guide does not tell you whom to marry, whether your partner is right or wrong, or what a perfect husband or wife should be.

Every couple is different. Their families, finances, careers, values, priorities and circumstances are different too.

The simple purpose of this guide is to discuss important matters before marriage that may otherwise create misunderstandings later.

This guide is for general education and conversation support. It is not a substitute for professional marriage counselling or medical, psychological, legal or financial advice. For a serious concern, speak with an appropriate qualified professional.

The Wedding Is Planned... What About Married Life?

Venue • Guest List • Clothes • Photographer • Food • Honeymoon

But have you also discussed these questions with your future life partner: Where will we live? How will we manage money? Is there a significant loan? What about parents' responsibilities? Careers? Household work? Children? Relocation? Conflict? Health? Intimacy? Privacy?

Wedding Planning vs Married Life Planning

WEDDING PLANNING	MARRIED LIFE
• Venue • Clothes • Food • Photos • Honeymoon	• Money • Home • Family • Career • Health • Children • Communication

A wedding is an event. Married life is everyday life.

Different Answers Are Not Automatically a Problem

Different answers are not automatically wrong answers. What matters is whether both partners know where their expectations differ, and whether they can discuss those differences respectfully.

How to Use This Guide

Do not turn it into an interview. Pick one topic, talk and listen. When your answers differ, ask: “If this situation comes up in the future, how will we handle it together?”

1. VALUES & LIFESTYLE

Two people may have different pictures of what a good married life looks like.

What Kind of Life Do We Want?

A large part of married life is ordinary daily life. Expectations can differ around weekends, social life, travel, religion, traditions, food habits, alcohol or smoking, hobbies and personal space.

Lifestyle

One partner may enjoy travel and socialising; the other may prefer a quieter home life and more saving. Neither is automatically right.

Religion & Traditions

Clarity around festivals, religious practices, future children and lifestyle expectations can be useful. The purpose is not to judge beliefs - it is to understand expectations.

Food, Alcohol & Smoking

If a habit is strongly important or unacceptable to either partner, clarity helps. Do not assume that marriage will automatically change someone's habits.

Social Life & Personal Space

The arrangement should feel broadly fair and comfortable to both, whether you prefer more shared activities or also maintain individual friendships and hobbies.

COUPLE QUESTION: “What does a good married life look like to you?”

- ☐ Preferred lifestyle?
- ☐ Travel and holidays?
- ☐ Saving vs lifestyle spending?
- ☐ Religion and traditions?
- ☐ Food habits?
- ☐ Alcohol/smoking boundaries?
- ☐ Friends and socialising?
- ☐ Hobbies and alone time?
- ☐ Pets?
- ☐ Preferred future city/place?

2. MONEY

Money conversations are about priorities and planning, not just income.

Love Matters. Money Conversations Matter Too.

Money affects the home, parents, children, travel, emergencies, education and retirement. It helps to understand each other's broad financial position and money habits.

Income

Understand approximate take-home income, stability, variable income and future expectations.

Loans & Financial Commitments

Significant loans, debt and liabilities should be broadly disclosed. Having a loan is not automatically a red flag; deliberately hiding a major liability can affect trust and planning.

Saving & Spending

Do not ask only, “How much do you earn?” Also ask, “How do you normally manage money?”

Same Income, Different Priorities	
SAVE FIRST	**EXPERIENCES**
• Emergency Fund • Future Home • Investments	• Travel • Lifestyle • Hobbies
Neither is automatically right or wrong - how will both of you create a workable balance?	

Financial Responsibility for Parents

Discuss any regular support, approximate commitment and possible future responsibilities.

REAL-LIFE SITUATION

Rahul earns ₹80,000 per month and gives ₹20,000 to his parents. Priya has no problem with supporting them, but she learns about this regular commitment only after marriage. The issue may be the amount, the affordability and the lack of earlier transparency.

Joint or Separate Money?

Joint, separate, or Mine + Yours + Ours - there is no single correct system. The system should be transparent, practical and fair.

- ☐ Approximate incomes?
- ☐ Significant debt?
- ☐ Saving/spending habits?
- ☐ Financial support for family?
- ☐ Household expenses?
- ☐ Account model?
- ☐ Large purchases?
- ☐ Emergency fund?

COUPLE QUESTION: “If our combined income suddenly falls by 20%, which expenses would we reduce first?”

3. FAMILY

Two families, one new partnership - understand expectations early.

Parents, siblings and extended family can play an important role. It helps to have broad clarity about family-related expectations.

Parents' Future Responsibilities

Parents may need more support because of age, health or finances. The circumstances of both families matter.

Family Involvement in Decisions

How much family involvement feels comfortable in decisions about the home, career, relocation, children, finances and major purchases?

Festivals & Important Occasions

Exactly equal time may not always be practical, but both partners should broadly feel that their family matters.

REAL-LIFE SITUATION

Aditya's mother lives alone; Meera's parents live in another city. Discuss future support, a nearby home, professional support, careers and finances.

- ☐ Family involvement?
- ☐ Parents' support?
- ☐ Financial/medical help?
- ☐ Living together if needed?
- ☐ Major decisions?
- ☐ Festivals?
- ☐ Partner-parent conflict?

4. LIVING ARRANGEMENTS

Living arrangements can affect privacy, expenses, careers, parents, travel, responsibilities and future children.

Our Future Home		
WITH PARENTS	**SEPARATE HOME**	**NEARBY HOME**
• Family support • Shared responsibilities • Less privacy possible	• More privacy • Independent routine • More expense possible	• Parents close • Independent home • Coordination needed
There is no single right answer - what arrangement is workable for both?		

REAL-LIFE SITUATION

Rohit works in Delhi and Sneha has a good job in Kanpur. Before asking “Who should sacrifice?”, consider income, career growth, alternatives, temporary long-distance, living costs and family responsibilities.

- ☐ Where will we live immediately after marriage?
- ☐ With parents, separate, or nearby?
- ☐ Privacy expectations?
- ☐ Possible relocation in 3-5 years?
- ☐ Job transfer?
- ☐ Parents' support?
- ☐ Opportunity in another country?

5. HOUSEHOLD RESPONSIBILITIES

A home works better through teamwork, not assumptions.

A household includes cooking, cleaning, groceries, bills, repairs, appointments, family coordination, children, parents and planning.

If Both Partners Work

Exact 50:50 every day is not necessary, but the overall arrangement should feel fair to both.

If One Partner Manages the Home

Household management, childcare and elder care are substantial responsibilities. If circumstances change, responsibilities may need to change too.

Household Responsibility	
DAILY WORK	**PLANNING WORK**
• Cooking • Cleaning & Laundry • Groceries • Bills	• Appointments • Family coordination • Repairs • Planning
Fairness does not always mean exact 50:50 - it means a workable balance.	

REAL-LIFE SITUATION

Arjun and Kavya both work from 9 to 7. Arjun grew up seeing his mother manage almost everything at home; Kavya assumes household responsibilities will be shared. The real problem is the unspoken assumption.

COUPLE EXERCISE: “What will a normal Sunday after marriage look like for us?”

6. CAREER

Both careers matter - make decisions according to the circumstances.

Career decisions can affect the city you live in, income, household responsibilities, parents, children and the other partner's career.

Relocation

Consider income impact, long-term growth, alternatives, remote work, living costs, parents, children and both partners' priorities.

Career Relocation Decision	
CAREER	**LIFE**
• Growth	• Parents
• Income impact	• Children
• Current job	• Living cost
• Alternatives	• Long-distance option
The question is not “Who should sacrifice?” - what is the best overall decision?	

Career Break

A career adjustment should not automatically become one gender's responsibility. Consider income, career stage, flexibility, long-term impact, personal preference and available support.

REAL-LIFE SITUATION

Pooja's income and career growth are stronger, while Nitin's job is more flexible. When childcare becomes necessary, a temporary adjustment by Nitin may be more practical. The decision should come from circumstances, not gender.

Business or Higher Studies

Discuss any income reduction, investment required, timeline, impact and fallback plan.

- ☐ Continue both careers?
- ☐ Higher studies or business?
- ☐ Relocation?
- ☐ Career break?
- ☐ Job loss?
- ☐ Careers after children?
- ☐ Should the higher earner have more decision power?

7. CHILDREN

The decision about children should be a shared conversation, not an assumption.

Broad clarity is useful about whether you want children, approximately when, how many, and how responsibilities may be managed.

Family Planning - Different Expectations			
SOON **• Ready sooner**	**LATER** **• After a few years**	**NOT SURE** **• Need more time to think**	**MAY NOT** **• Life plans may be different**
Most important: do not assume - have an honest conversation.			

Childcare

Childcare includes doctor visits, sleep, daycare, school, illness, activities and planning. Discuss grandparents, daycare, professional childcare, flexible work or possible career adjustments.

REAL-LIFE SITUATION

Aakash and Shreya both have good jobs; Aakash has greater flexibility. The useful question is not "What should the mother do?" but "What arrangement is workable for both of us?"

If Pregnancy Planning Does Not Go as Expected

If there is a concern, avoid blame, family pressure and random internet remedies. Speak with a qualified healthcare professional.

- ☐ Do both want children?
- ☐ Approximately when?
- ☐ How many?
- ☐ Childcare?
- ☐ Career-childcare conflict?
- ☐ Role of grandparents?
- ☐ Broad parenting approach?
- ☐ Family pressure?

8. COMMUNICATION & CONFLICT

Understanding different communication styles can reduce unnecessary conflict.

Disagreements will happen. What matters is how both partners behave during disagreement.

Different Communication Styles	
NEEDS SPACE **• Needs some time** **• Will talk after calming down**	**TALK NOW** **• Wants to understand the issue** **• Wants resolution**
Different styles. Same goal: Understanding + Resolution + Respect.	

A Pause Is Different from Avoidance

A pause during a heated discussion can be useful, but it is important to return to the issue.

Private Issues

Discuss the broad boundary around what can be shared with parents, friends, siblings or a professional counsellor.

REAL-LIFE SITUATION

Sahil wants some space; Nisha wants an immediate discussion. They need an approach that gives reasonable space without allowing the issue to be avoided.

Behaviour That Should Not Be Treated as a Normal Argument

Repeated humiliation, threats, physical violence, sexual coercion, serious intimidation, fear or serious controlling behaviour should not be treated as ordinary disagreement. If there is a safety concern, seek trusted support and appropriate help.

- ☐ Space vs immediate discussion?
- ☐ Shouting boundary?
- ☐ Insults or personal attacks?
- ☐ Sharing private issues?
- ☐ Apology?
- ☐ Avoidance tendency?
- ☐ Outside/professional help?

9. HEALTH

Health conversations need honesty, respect and responsible planning.

It is useful to appropriately discuss significant health information that may materially affect married life, future responsibilities, pregnancy planning or finances. A health condition does not decide a person's character.

Significant Health Information

Broadly discuss any ongoing condition, regular treatment or medicine, impact on daily life, substantial expense and important emergency information.

Medicines & Pregnancy Planning

Do not stop or change regular prescription medicines without medical advice. If pregnancy planning is relevant, a discussion with a qualified doctor may be useful.

Family / Genetic History

Professional healthcare guidance may be useful for relevant family or genetic history. Do not rely on a universal test list from the internet.

Sexual Health & STI Awareness

If there has been possible exposure, symptoms or another STI-related concern, seek confidential professional advice or appropriate testing.

Mental & Emotional Well-being

If a significant ongoing concern affects daily life or the relationship, respectful communication and qualified professional help may be useful when needed.

- ☐ Significant health information?
- ☐ Treatment/medicine?
- ☐ Medical expense?
- ☐ Emergency information?
- ☐ Relevant pregnancy consultation?
- ☐ Family/genetic history?
- ☐ STI concern?

10. INTIMACY & SEXUAL HEALTH

When reliable conversation is missing, unrealistic expectations can develop.

Comfort, Willingness & Consent

Physical intimacy should involve the willingness and comfort of both partners. There should be no pressure, fear or coercion.

The Wedding Night Is Not a Performance Test

Comfort levels can differ. Nobody needs to prove anything.

Expectations Can Differ

Comfort, interest, expectations and boundaries can differ. Respectful communication is more useful than pressure or mind-reading.

Movies, Pornography & Social Media

What is shown on a screen is not a reliable benchmark for real relationships.

Family Planning & Contraception

Use reliable contraception information. The appropriate option depends on health, preferences and individual circumstances.

A Basic Sexual-Health Fact

When used correctly and consistently, condoms can help prevent pregnancy and reduce the risk of HIV and many sexually transmitted infections. Other contraceptive methods do not automatically provide STI protection.

If There Is a Concern

For persistent pain, fear, anxiety or another sexual-health concern, seek confidential advice from an appropriate qualified healthcare professional.

Four Words to Remember			
COMFORT **• Both partners' comfort**	**CONSENT** • Willingness	**COMMUNICATION** **• Talking about it is normal**	**RESPECT** • No pressure
COMFORT • CONSENT • COMMUNICATION • RESPECT			

- ☐ Respectful communication?
- ☐ Comfort, willingness and boundaries?
- ☐ Family planning?
- ☐ Reliable information?
- ☐ Professional advice if needed?

11. DIGITAL LIFE & PRIVACY

It is useful to discuss expectations around phones, social media, email, photos, location sharing and banking apps.

Phone Passwords

Sharing a password is not automatic proof of trust; not sharing one is not automatic proof of dishonesty.

Privacy vs Secrecy

Personal space and work confidentiality can be legitimate privacy; deliberately hiding materially important information is a different issue.

Social Media & Friendships

Discuss fair boundaries around how public the relationship is, children's photos, old or opposite-sex friendships, contact with an ex, late-night messaging and social outings.

Location Sharing

Location sharing may be useful for convenience or safety; constant tracking should not become a requirement for trust.

Digital Financial Security

Do not casually share UPI PINs, OTPs, card PINs or critical banking passwords.

- ☐ Phone privacy?
- ☐ Password expectations?
- ☐ Location sharing?
- ☐ Social media boundaries?
- ☐ Children's photos?
- ☐ Friendships and personal space?
- ☐ Financial security?

12. DIFFERENCES vs BEHAVIOURS NOT TO IGNORE

Saver/spender, introvert/social, living with parents/separate home, or different timing for children are important differences, but not automatic verdicts.

Behaviours That Should Not Be Normalised

Repeated threats, physical violence, sexual coercion, serious intimidation, fear, serious controlling behaviour, financial trapping/control, major hidden liabilities and repeated serious dishonesty should not be normalised.

CARE vs CONTROL

Care: “Let me know when you reach home.” Control: “You must keep live location on all the time.”

Care: “I am worried about this. Can we talk?” Control: “I will decide whom you can meet.”

If there is a safety concern, seek trusted support and appropriate professional or local assistance.

13. PRACTICAL MATTERS

Basic awareness of emergency contacts, insurance, documents, medical information, bills, nominations and emergency funds can be very useful.

☐ Emergency contact?
☐ Location of important health information?
☐ Major insurance policies?
☐ Location of important documents?
☐ Who manages regular bills?
☐ Need to review nominations?
☐ Practical access to emergency funds?

SECURITY REMINDER

Do not write bank passwords, UPI PINs, OTPs or card PINs on a family information sheet.

COUPLE EXERCISE - EMERGENCY SHEET

Emergency Contacts • Doctor/Medical Contact if relevant • Insurance Policy Reference • Important Document Location • Other Essential Information. Do not include sensitive passwords or PINs.

14. THE 50 CONVERSATIONS BEFORE MARRIAGE

This is not an interview - it is a conversation. The purpose is not to make your answers match, but to surface important topics and understand expectations.

1. What does a good married life look like to you?
2. How do you like to spend weekends and free time?
3. How important are travel, socialising and hobbies?
4. What role should religion and traditions have?
5. Any strong preferences or boundaries around food, alcohol or smoking?
6. What are our approximate incomes and major regular expenses?
7. Does either of us have a significant loan, EMI or debt?
8. What are our saving and spending habits?
9. How will household expenses be managed?
10. Joint, separate or combination accounts?
11. Does either of us regularly support parents or family financially?
12. When should large purchases be discussed jointly?
13. What is our approach to an emergency fund?
14. Where will we live after marriage?
15. What are our expectations about living with parents, separately or nearby?
16. What if parents need more support or need to live with us in the future?
17. How much family involvement in major decisions feels comfortable?
18. How will festivals and family functions be managed?
19. How will we handle conflict between a partner and parents?
20. How will cooking be managed?
21. How will cleaning and laundry be managed?
22. Will we use domestic help?
23. Who will manage bills, groceries and household planning?
24. If both of us work, how will responsibilities be shared?
25. Do both of us want to continue our careers?
26. Any plan for higher studies or business?

27. How will we decide if an opportunity comes in another city or country?
28. What factors should guide a career-break decision?
29. What is our financial plan if one of us loses a job?
30. Do both of us want children in the future?
31. If yes, approximately when?
32. What is our broad expectation about the number of children?
33. How will childcare be managed?
34. What if career and childcare needs conflict?
35. What is our broad approach to parenting?
36. When angry, do you prefer to talk immediately or take some time?
37. What behaviour is unacceptable during an argument?
38. When is it okay to share a private disagreement with family or friends?
39. How easy or difficult is it for you to apologise?
40. If a major issue remains unresolved, how do you feel about outside or professional help?
41. Is there any significant health information a partner should know?
42. Is there any regular treatment or substantial medical expense?
43. Could a relevant medical discussion be useful before pregnancy planning?
44. Can we communicate respectfully about intimacy?
45. Do both of us understand comfort, consent and personal boundaries?
46. What is our broad expectation about family planning?
47. What are our expectations about phone privacy and social media?
48. What boundaries feel fair around friendships and personal space?
49. If parents, careers and finances all come under pressure at the same time, how will we decide priorities?
50. If life looks very different from today's plan 10 years from now, are we willing to change our plans?

15. TEN REAL-LIFE CONVERSATIONS

There is no perfect answer. First think independently: “What would I do - and why?” Then compare.

SITUATION 1 - PARENTS OR PRIVACY?

Ageing parents want to live together; one partner wants to support them at home, the other prefers privacy. Discuss main concerns, a nearby option and future review.

Our thinking: ____

SITUATION 2 - DREAM JOB, DIFFERENT CITY

One partner gets an excellent promotion in another city; the other is at an important career stage. Consider growth, income, alternatives, long-distance, parents and children.

Our thinking: ____

SITUATION 3 - HIDDEN DEBT

A significant personal debt was not disclosed earlier. Discuss manageability, reason for non-disclosure, repayment plan and trust impact.

Our thinking: ____

SITUATION 4 - CHILD NOW OR LATER?

One wants a child soon; the other wants to wait 3-4 years. Discuss career, finances, readiness, health guidance and family pressure.

Our thinking: ____

SITUATION 5 - REGULAR FINANCIAL SUPPORT FOR PARENTS

One partner gives significant monthly support to parents; the other wants an emergency fund/home goal. Discuss need, income, flexibility, shared goals and future responsibilities.

Our thinking: ______________________________

SITUATION 6 - INVISIBLE HOUSEHOLD WORK

Domestic help exists, but planning, groceries, appointments and family coordination are unequal. Discuss visible/invisible work and practical fairness.

Our thinking: ______________________________

SITUATION 7 - PHONE PRIVACY

One sees full phone access as transparency; the other sees privacy as normal. Discuss emergency access, private conversations, checking and acceptable boundaries.

Our thinking: ______________________________

SITUATION 8 - INTIMACY EXPECTATIONS

One feels comfortable sooner; the other needs time. Discuss comfort, avoiding pressure and professional help if a concern continues.

Our thinking: ______________________________

SITUATION 9 - FAMILY CONFLICT

A serious disagreement occurs between a partner and a parent. Discuss facts, a private couple conversation, respectful boundaries and automatic side-taking.

Our thinking: ______________________________

SITUATION 10 - THE PLAN CHANGED

Jobs, a home and a child were planned; job loss and a parent's health changed the plan. Failure or responsible adaptation?

Our thinking: ______________________________

16. OUR UNDERSTANDING

Different individuals. Stronger understanding. Shared future.

This is not a legal agreement or a promise document. It is simply a conversation summary. Circumstances and answers can change in the future.

Our Married Life

Where We Plan to Live

Money Approach

Parents & Family

Household Responsibilities

Career Priorities

Children

Health - Practical Information

Privacy & Digital Boundaries

Topics to Revisit

FINAL CONVERSATION

“What is one thing you want me to understand better before we get married?”

Do not interrupt the answer. Do not immediately defend yourself or try to correct it. Listen first.

SHAADI SE PEHLE SAMJHO

Wedding planning may last a few months. Married life may last for decades.

Your answers do not need to be identical. What matters is that, before marriage, both of you broadly know what the other thinks - and can discuss differences respectfully.

Prepare not only for the wedding. Prepare for married life too.

Better Conversations. Stronger Understanding.