Marrying or moving in?

The time to start talking about property and financial issues is before you marry or move in together. This Legal Health Check suggests topics to discuss with your partner to cover how you will handle those issues during your relationship, if one partner dies, or if the relationship ends.

Property and financial rights and obligations are part of deciding to move in together, and can continue when a relationship ends. Preparing a written agreement (called a prenuptial or cohabitation agreement, or a domestic contract) will show how you have agreed to handle those rights and obligations in different situations. Agreements often include:

- How you handle housing and other major expenses while together
- What happens to your home if the relationship ends
- Whether and how you share things each partner brings into the relationship
- How you acquire new property while together
- What happens to your property if the relationship ends
- How you handle debt while together, and if the relationship ends
- How you will provide financial support for each other if the relationship ends (be aware though that a judge could override your agreement in some circumstances)
- How you handle property and financial issues if one partner dies during the relationship

Note that these agreements do not generally include future considerations about children.

Keep in mind that laws differ across Canada, and can change. Check with your local public legal information or education providers for free information.

For information about your particular situation, and to make sure your written agreement is legally valid, go to a legal clinic or speak with a lawyer.

For links and resources, visit cba.org/healthcheck