

Life Plan

Life Stage #4- **“Post-Wedding Life” (31-32 years old)** *the median age of first marriage in CA is 29.5/27.3, but higher educational levels tend to be *much higher*

You are now living with your spouse (hopefully!), which means double-income if both of you work. There are NO kids yet!!! What type of career will your spouse have?

You are also living in a bigger place (at least 2 bedrooms) and own two vehicles along with all the other basic necessities and luxuries of newly married life.

Things to consider in this stage include the reality that you may be moving to a new housing arrangement with different costs to consider. However “DINK” status (double income no kids) is generally a time in which couples pay down debts, establish savings, expand investments, and so on. Not everyone has the DINK status happen to them, but for those that do, the decreased expenditure per person, coupled with two incomes is generally a very good financial time.

Special Consideration: Surprise Situation #3:
