

Instructions for the “Transition to Marriage” Study [\[Separate\]](#)

Thank you for your willingness to participate in our study examining how couples transition from being engaged to being married. We will now share specific instructions for you and your partner to follow.

These are important — you may want to print this document for future reference.

For the duration of this study (two years), we ask that you use only separate savings and/or separate checking accounts.

We ask that you refrain from opening or using any joint savings and/or joint checking accounts for the duration of this study.

If you currently use joint savings or joint checking accounts, you do not need to close them. However, we ask that you do not use any joint accounts for the duration of the study.

Note that we do not discourage other joint financial ventures. For example, co-signing a car loan or mortgage would not be a violation of these instructions. All we ask is that you refrain from opening or using any joint savings and/or joint checking accounts for the duration of this study.

We hope and expect that you will do your best to follow these instructions. Our study can only produce meaningful insights if everyone follows the instructions. However, if at any point in the study you feel that you cannot or are not following the instructions, please let us know ([\[study email redacted\]](#)). And of course, if you have any questions about these instructions, please let us know.