

NEWS LESSON

Love, Money and the Prenup

BEFORE YOU READ

1 Warm up

Talk about these questions with a partner.

1. Is it possible to trust someone completely and still protect yourself?
2. What does fairness in a relationship mean when two people earn very different amounts?
3. Would you want to know your partner's debts before you married?

2 Key words

These words are in the article. Write the letter of the meaning (A to H) in each box.

1	**confront**	☐	A	people who publicly support an idea
2	**assets**	☐	B	to face a difficult problem or person directly
3	**fragile**	☐	C	easily broken or damaged
4	**advocates**	☐	D	impossible to change back
5	**assumptions**	☐	E	very strongly or deeply
6	**favourable**	☐	F	things of value that a person owns, such as money and property
7	**irreversible**	☐	G	good for you and likely to help you
8	**profoundly**	☐	H	things you believe are true without checking

3 Read

Read the article and underline the key words from task 2. The paragraphs are numbered.

A growing number of young Americans say they have signed prenuptial agreements, raising questions about trust, fairness and what commitment requires.

1 Marriage is traditionally associated with optimism, shared dreams and promises about the future. A prenuptial agreement seems to introduce a less romantic possibility: what happens if those promises cannot be kept? Yet a growing number of younger Americans appear willing to confront that question before exchanging vows. For some, discussing the division of assets is not evidence that love is fragile. It is a practical way of acknowledging that financial independence and emotional commitment can exist side by side.

2 An interactive Guardian feature published on 11 November 2026 examined this shift in attitudes. It cited a Harris Poll conducted with Bloomberg in which 53% of engaged or married Americans under 45 reported having signed a prenup. A previously cited 2022 survey found a different figure among married or engaged 18 to 34-year-olds, although the age groups and samples are not directly comparable. These numbers should not be treated as a precise measure of a universal trend, but they help explain why prenups are increasingly discussed outside traditionally wealthy circles.

3 Advocates argue that such agreements encourage openness at a moment when couples are making enormous commitments. Partners may enter marriage with different incomes, savings, debts or family responsibilities. A carefully negotiated agreement can clarify how particular assets would be treated if the relationship ended, potentially reducing future conflict. More importantly, the process may force couples to confront assumptions they have never expressed. Rather than sweeping difficult questions under the carpet, they can discuss what financial fairness actually means to each of them.

4 However, the idea that a signed contract automatically protects both people deserves scrutiny. Financial power is rarely distributed evenly within a relationship, and the person with greater resources may be better placed to negotiate favourable terms. Circumstances can also change dramatically after marriage. One partner might step away from a career to raise children or care for relatives, while the other continues accumulating wealth. An arrangement that seemed reasonable at the beginning could later feel profoundly unequal. Some people also feel that preparing for separation undermines the emotional significance of the commitment itself.

5 There are legal complications too. Prenuptial agreements are treated differently across jurisdictions, and their enforceability may depend on disclosure, independent advice and whether the terms are considered fair. It would therefore be misleading to present them as universally binding contracts or straightforward insurance against a costly divorce. The broader discussion is about negotiating uncertainty: how should two people protect themselves without making a relationship feel like a business transaction?

6 Perhaps the sharpest disagreement concerns what trust requires. One view holds that trusting a partner means not anticipating the worst; another suggests that trust becomes stronger when people can talk candidly about uncomfortable possibilities. Neither position can be reduced to a simple rule. A marriage involves affection, but it also involves property, labour, vulnerability and decisions with deeply personal, long-term and sometimes irreversible consequences. Would you feel more secure knowing that difficult financial questions had already been settled, or would you rather enter marriage without imagining its possible end?

Sources: The Guardian, The young women driving the US prenup boom: 'I want to protect myself'; Los Angeles Times, Prenups shed their stigma. Gen Z is getting them. Picture: AI illustration.

4 True, false or not given

Circle **T** (true), **F** (false) or **NG** (the article does not say).

1. The writer treats the 53% figure as suggestive rather than conclusive. T F NG
2. The text argues that a signed prenup guarantees fair treatment for the partner who earns less. T F NG
3. Most couples who sign a prenup have been married before. T F NG
4. A partner who leaves a career to raise children could end up worse off under an agreement made before the wedding. T F NG
5. The text says that independent advice alone makes every prenup enforceable. T F NG

5 Vocabulary

Complete the sentences with words from the box. Two words are not needed.

accumulating **candidly** **comparable** **disclosure** **fragile** **irreversible** **negotiate** **undermines**

1. A survey of students and one of retirees are hardly _____ , whatever the headline says.
2. Some people feel that planning for separation _____ the commitment itself.
3. A solicitor may _____ a settlement on behalf of a client who dislikes conflict.
4. While one partner stays at home, the other keeps _____ wealth.
5. The judge ordered full _____ of both partners' assets before the hearing.
6. Trust may grow when couples can talk _____ about worrying possibilities.

6 Word forms

Use the word in brackets to make a word that fits the gap.

1. Prenups are no longer confined to _____ families. (WEALTH)
2. Younger Americans show a growing _____ to confront the question. (WILLING)
3. Couples need _____ about what financial fairness means to each of them. (CLEAR)
4. The contract looked fair at first, but its long-term effects were deeply _____ . (EQUAL)
5. It would be misleading to treat prenups as _____ binding. (UNIVERSAL)

7 Language focus: collocations

Complete the sentences with words from the box. Two words are not needed. Advanced writers choose precise pairs. Learn the verb or adjective together with its noun, because a near synonym often sounds wrong.

binding	carry	drastic	legitimate	make	sound	strike

1. A court may refuse to enforce a prenup unless both sides _____ full disclosure of their finances.
2. Couples must _____ a balance between protecting themselves and trusting each other.
3. Signing a legally _____ agreement means a court can make you follow it.
4. Both partners agreed that she had _____ judgement about money.
5. It is a _____ concern that the weaker partner may feel pressured to sign.

SPEAK

8 Talk about it

Discuss in pairs or small groups. Give reasons for your answers.

1. Should years spent raising children or caring for relatives change how assets are divided?
2. Is it more romantic to trust completely or to be prepared for problems, and why?
3. Where is the line between sensible planning and treating a relationship like a business?

9 Role-play: should we sign a prenup?

Work in pairs. Read your card, then have the conversation. Swap roles and do it again.

Student A · the partner who wants a prenup

You own a small business and have savings from your grandparents. You'd like a prenup before the wedding. Explain why it isn't a sign that you don't love your partner.

Student B · the partner who isn't sure

Planning for a divorce before the wedding feels cold to you. Ask why your partner wants a prenup, say how you feel, and try to find a deal you both like.

Useful phrases

I'd like to talk about money before the wedding.

I'm not saying we don't trust each other.

It doesn't feel very romantic to me.

What if we got advice from a lawyer first?

That's a fair point, but I'm still worried.

Could we agree on something we're both happy with?

Afterwards, tell the class: did you agree to sign a prenup, and what did you decide to include?

ANSWER KEY

2 Key words

1 B · 2 F · 3 C · 4 A · 5 H · 6 G · 7 D · 8 E

4 True, false or not given

1 T · 2 F · 3 NG · 4 T · 5 F

5 Vocabulary

1 comparable · 2 undermines · 3 negotiate · 4 accumulating · 5 disclosure · 6 candidly

6 Word forms

1 wealthy · 2 willingness · 3 clarity · 4 unequal · 5 universally

7 Language focus

1 make · 2 strike · 3 binding · 4 sound · 5 legitimate

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