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Six Things Every Senior Couple Needs to Do

If you believe what you see in the movies, you might think that people over 50 never meet and get married. According to research cited by AARP, though, [27% of couples](#) who live together are over the age of 50. Some of these couples will get married, and some of them won't, but there are six important things every senior couple should do regardless of their marital status. Consider the following advice from [Nanay](#) that will help you enjoy your life with your sweetheart and effectively plan for the future.

Don't Shy Away from Making Decisions

1. Decide whether you want to get married. Many seniors who are in a relationship don't see the appeal of getting married — especially if they've already [done so before](#). Still, marriage offers many benefits, including legal privileges and tax advantages, so it's worth it to discuss the option with your partner and decide whether marriage is the right choice.
2. Choose how (or if) you'll share finances. Even if you choose not to marry your partner, US Bank notes that it's possible to combine finances by opening a [joint checking account](#) or taking time to budget together. When you're discussing these possibilities, you should also discuss

shared Medicare coverage and updated tax status — both of which are necessary if you do get married.

3. Make plans for long-term care. This isn't an easy conversation, but it's important to talk about your plans for long-term care, particularly if one of you has a chronic illness. Your discussion can include topics like an acknowledgment of its necessity and a list of pros and cons. You can also research assisted living resources to learn more about available options.

Part of adapting to a chronic illness typically means more frequent interactions with doctors and insurers. You'll likely accumulate several PDFs of records, statements, contracts, and other information. If you want to make notes and reminders within these documents, you can [add pages to a PDF](#) to make changes and add to them. This can be handy for adding context as many documents begin to become necessary.

Invest in Shared Experiences and Time Together

4. Buy a house together. Planning for the future is vital for senior couples, but you should invest in the present moment, too. One of the best ways to do this is to buy a house together. Buying a house is a great way to invest in your relationship and truly join your life with your partner. If you need to sell your home before buying a new one, be sure that it's ready. You can do this by performing any necessary repairs before buyers visit. Keep in mind that you may need to have temporary housing available before you close on your new home.

5. Start a business together. The only thing that could bring you closer to your partner than living together is the experience of [starting a business](#) together. This is particularly advantageous if you're both retired and looking to generate extra income without returning to work. It will also allow you to spend quality time together. You can use a how-to guide on starting a business to learn the ins and outs of launching a business. You'll see that you'll need to write a business plan with a description of your company, an outline of the goods or services you intend to sell, [and a marketing plan](#).

6. Build a beautiful brand. You need to start marketing your new business. You can attract the attention of prospective customers on the web by [creating a vibrant infographic](#) with information about your brand. A graphic designer can make this for you, or you can DIY it with a web-based template. You can even design custom logos by using a template with the colors, images, and designs that reflect your company's branding.

Essential Advice for Anybody 50+ and In Love

The only thing better than being in love is being in love at a point when you're confident, happy, and financially secure. Indeed, if you're 50+ and enjoying life with your partner, you can make the most of your relationship by starting a business together and buying a home to share, too.

NANAY is here to help minority caregivers and seniors by providing recreational activities, arts and crafts, senior exercises, and computer classes. Call (305) 951-5552.