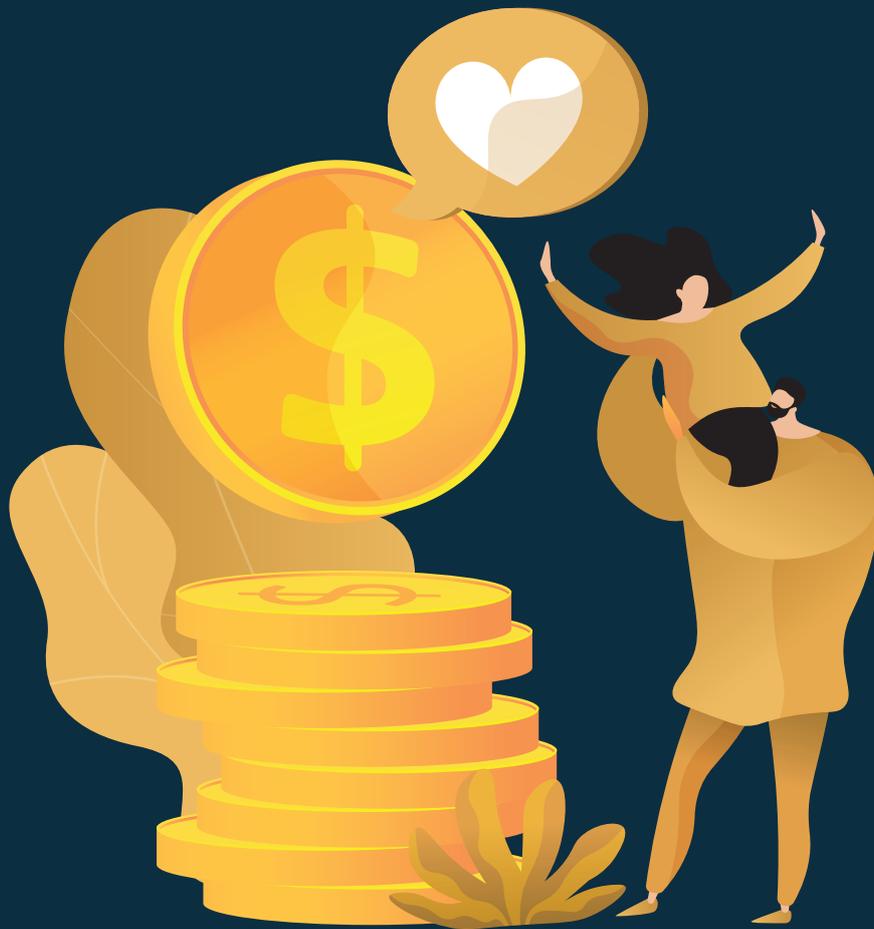


The Founder's **PRENUP BLUEPRINT**



Founder, Prenups.com

Author of *The Prenup Prescription*

Featured On Entertainment Tonight, The New York Times, Forbes

“

Marriage is the most important merger you'll ever enter.

”

AARON THOMAS

Welcome from Aaron Thomas



Great businesses run on clear terms. Great marriages do too.

Hi — I'm Aaron Thomas, founder of [Prenups.com](https://www.prenups.com), and author of *The Prenup Prescription*.

I've represented over 1,000 clients — from stay-at-home parents to entrepreneurs, celebrity musicians to professional athletes — and if there's one thing I've learned from all of them, it's this:

Nothing makes a divorce more complicated than a business.

In most divorces, the assets are pretty straightforward.

- ◆ Bank accounts? Easy.
- ◆ Retirement accounts? Valued and divided.
- ◆ The house? Get an appraisal.

But the business? That's where it gets messy.

Valuations are subjective.

Cashflow is uncertain.

Dividing the value of a business that has been deemed marital property can be a terrifying proposition.

Suddenly, the most important relationship in your life becomes the biggest threat to the company you've built.

But here's the good news: it doesn't have to be that way.

This guide isn't just about legal protection. It's about intentionality.

Just like you structure your business with clear terms, roles, and exit plans, you can bring that same level of clarity to your relationship.

Inside, I'll walk you through seven founder-focused systems I've seen strengthen marriages and safeguard businesses — practical strategies you can implement before anything ever goes sideways.

The guide goes beyond clauses in a contract. I want to give you tools to avoid the most common pitfalls that threaten both your marriage and your life's work.

If you're building a business and a life with someone you love, this guide is for you. Let's get started.

Warmly,

Aaron Thomas

Founder, [Prenups.com](https://www.prenups.com)

Author, *The Prenup Prescription*

Chapter 1

Full Financial Disclosure

The Builder (Value in Action)



You wouldn't take on a business partner without knowing what they're bringing to the table. Why would you marry one without doing the same?

In business, you start every serious partnership the same way:

Clear disclosure.

- ◊ What's on the balance sheet?
- ◊ What are the liabilities?
- ◊ What are the assets, income streams, obligations, and risks?



Yet somehow, when it comes to marriage — a far more personal and permanent partnership — couples are expected to make lifelong commitments without ever having that same conversation.

That's a mistake.

In the hundreds of prenups I've helped draft, the most powerful moment isn't the signing — it's the disclosure.

Because when both people sit down and lay out exactly where they stand — income, debt, real estate, retirement accounts, trusts, equity, family obligations — something shifts. The uncertainty fades. The fog lifts. And trust begins to solidify.

Disclosure isn't about suspicion. It's about clarity.

You're not just saying: *Here's what I have.*

You're saying:

- 🔹 I trust you enough to share this.
- 🔹 I want us to build something real.
- 🔹 And I don't want there to be any surprises — now or ten years from now.

And here's the truth:

Surprises kill trust.

I've seen divorces ignite because of one hidden credit card. One secret loan to a friend. One offshore account that "just never came up."

Most of the time, it's not the money that breaks people apart.

It's the lie — or the omission — that corrodes the foundation of the relationship.

When you build your marriage on transparency, you take away the fear. You normalize financial conversation. And you create the conditions for everything else in your relationship to thrive.

That's why a solid prenup starts here — with full financial disclosure. Not as a legal requirement. But as an act of radical clarity.

Because in a high-trust relationship, everything else gets easier.



Pro Tip: Start Simple

Don't overcomplicate the process. Start with a net worth snapshot:

- ◊ Checking/savings balances
- ◊ Retirement accounts
- ◊ Student loans and credit card debt
- ◊ Real estate holdings
- ◊ Business ownership or equity
- ◊ Family support obligations
- ◊ Expected inheritances

You can always go deeper later — but even just seeing each other's full picture on paper can open up new levels of empathy, connection, and alignment.



Chapter 2

The Money Bucket System

Avoid Petty Arguments About Discretionary Spending



Your parents' 'one-checking-account' system was fine for 1976. You're building a marriage with 2026 tools — it deserves an upgrade.

Founders live in spreadsheets.

You track burn.

You forecast runway.

You obsess over cost centers, reinvestment strategies, and unit economics.

But when it comes to your marriage?

Too many high-performing couples wing it — and pay the price in confusion, conflict, and resentment.

That's why I advocate for the Money Bucket System.

It's simple, it's flexible, and it works — not just because it organizes your finances, but because it respects your autonomy and your partnership.





THE 3 BUCKETS

At the heart of the system are three categories:

1. **Mine** — Your personal money
2. **Yours** — Your partner's personal money
3. **Ours** — The shared account

Each of you contributes to the shared “Ours” bucket proportionally (or equally, depending on your income and agreement). That bucket covers:

- 👉 Rent or mortgage
- 👉 Groceries
- 👉 Childcare
- 👉 Household bills
- 👉 Shared subscriptions (yes, including Netflix... if you dare merge your algorithms)

But the **magic** of the system lies in the “Mine” and “Yours” buckets. These are small but sacred.

They allow each partner to spend without explanation, judgment, or negotiation.

Want to buy new golf clubs? Great.

Want to splurge on skincare? No problem.

Want to hoard it all for a weekend getaway with your friends? Totally fine.

That's the point.

Why It Works (Psychologically)

Most couples fall into one of two traps:

- ❖ **Total financial fusion:** Everything goes into one pot. But when one person is a saver and the other's a spender, friction is inevitable. One person feels controlled; the other feels reckless. The fighting never ends.
- ❖ **Total separation:** Each person keeps their own accounts. But over time, especially as incomes diverge, you end up with two people living under one roof, but in different socio-economic classes. That's not a partnership – that's a roommate situation masquerading as a marriage.

The Money Bucket System is the middle path.

It creates autonomy without secrecy, structure without micromanagement, and fairness without having to explain every purchase.

And it's even more powerful when baked into a prenup.

How Founders Already Use This Logic

You already do this in your company:

- ❖ You separate operating expenses (shared bucket) from discretionary budgets for departments or execs (individual buckets).
- ❖ You forecast expenses, assign budget owners, and set thresholds where extra approvals are required.
- ❖ You don't ask your VP of Marketing to justify every latte – but you do expect them to stay within a defined budget.

Why should your relationship be any different?

In both love and business, you thrive when expectations are clear, autonomy is respected, and shared resources are allocated intentionally.

How to Set It Up

1. Create Three Accounts

- ◇ One for each partner (Mine / Yours)
- ◇ One joint account (Ours)

2. Decide on Inside -Out or Outside-In

- ◇ **Inside-Out:** paychecks go into the joint account, each spouse gets a monthly allotment transferred to their individual account.
- ◇ **Outside-In:** paychecks go into individual accounts, spouses transfer money into the joint account

3. Contribution Ratios

- ◇ Equal or income-proportional – depends on your goals and agreement.

4. Agree on What Comes Out of the Joint Account

- ◇ Bills, mortgage, kids' stuff, insurance, etc.

5. Define "Large Purchases" Separately

(See Chapter 5: Large Expense Check-Ins)

6. Automate Transfers and Review Quarterly

- ◇ Treat it like a quarterly budget check-in at your company. Nothing formal – just sit down, look at the numbers, make tweaks.

Real Talk: This Isn't About Control – It's About Clarity

Most financial fights in relationships aren't about the money itself.

They're about mismatched expectations.

The Money Bucket System turns assumptions into agreements.

It says: "We're building something together, and we both deserve space and clarity in how we do it."

And when it's in your prenup, it stops being just an idea – and becomes a shared system you can actually rely on.

Chapter 3

The Annual Shareholders Meeting

Set a Rhythm for Checking In on Your Relationship



Relax - this meeting ends with a kiss, not a pink slip.

As a founder, you're used to stepping back and taking stock:

- ◆ Quarterly reviews
- ◆ Annual planning retreats
- ◆ Board meetings
- ◆ KPI check-ins
- ◆ Year-end financials

You do this not because things are going badly — but because you want to stay ahead of problems. You want to make strategic decisions while you still have options. You want alignment.

Now apply that same thinking to your marriage.





The Annual Shareholders Meeting

The concept is simple:

Once a year, you and your partner set aside time to zoom out and talk about the things that don't come up day to day — but matter deeply.

You can call it your Annual Shareholders Meeting. Your Relationship Retreat. The Offsite for Two.

What matters is that you do it — intentionally, without distractions, and with a shared goal of growth and alignment.



Topics to Cover

This isn't just a budget meeting (though finances should be part of it).

It's about the full scope of your partnership — personal, financial, and emotional. Things like:

- ◊ Are we happy with how we're managing money?
- ◊ Do we feel supported in our careers?
- ◊ Are our shared goals still aligned?
- ◊ What do we want to invest in this year — experiences, travel, education, a home?
- ◊ Are there recurring conflicts we haven't resolved?
- ◊ How's the intimacy? The friendship? The fun?

Why It Works

In startups, silence is dangerous.

When team members stop raising issues, you know you're in trouble.

The same is true in relationships.

The Annual Shareholders Meeting is a safe, expected space to surface the things that otherwise fester. It's your **structured permission slip to talk about the hard stuff** — before it blows up.

You don't have to solve everything in one night. But naming it is half the battle.

And if you're tracking things like joint goals (see Chapter 6: Shared Goal Funds) or large expenses (see Chapter 5), this meeting becomes the natural place to review those together

A Personal Note

During one of our annual “shareholders meetings,” my wife and I realized something that had quietly slipped away from us. Between work, parenting a young child, and the steady hum of daily responsibilities, we had stopped going on dates. Not intentionally — it just happened.

So we made a decision: twenty-five dates in the year ahead. No excuses.

We booked things we'd never have thought to try before — a pottery class, a darts bar, mini golf, even a Michelin-star restaurant and a glass-blowing workshop. Some were silly, some were spectacular, but all of them reconnected us to the version of “us” that existed before the routines took over.

That one decision didn't just fill our calendar — it re-energized our marriage. We remembered how to laugh, how to be curious together, and how to protect the space that makes everything else in life run better.

Story from the Field

One of my clients — a tech founder — told me that he and his wife started doing an annual check-in after reading my book. At first, it felt awkward, like they were forcing a board meeting into their marriage. But by their second one, something real emerged.

His wife mentioned a dream she'd quietly carried for years — taking her mom and their daughter to Paris. She had never brought it up because she assumed it was too expensive, that it would sound frivolous when they were focused on mortgages and college funds.

What she didn't know was that he had been quietly stacking up enough points and miles to cover nearly the entire trip. They realized they could make it happen without spending a single dollar out of pocket.

If that annual check-in hadn't happened, the conversation might never have surfaced. Instead of cherished memory, it could have become a quiet resentment — one of those "someday" dreams that fade into regret.

That's the real power of the annual meeting: it gives forgotten dreams a place to be spoken, heard, and acted on before they disappear.





When It's In Writing, It Sticks

When this kind of meeting is built into your prenup or postnup — especially one customized for founders — it has staying power.

It's not just a cute idea you read in a book.

It's part of your system.

You don't need a lawyer present. You don't need minutes or resolutions.

You just need the reminder: This relationship deserves as much intentionality as the business you're building.



Chapter 4

Pre-Scheduled Counseling Sessions

Normalize Relationship Maintenance

Couples don't go to counseling when things are going well.

They go when they're on the brink — when communication has broken down, when trust has eroded, when someone's one foot out the door.

By then, the therapist isn't a coach.

They're an ER doctor.

But it doesn't have to be that way.



Scheduled Support

Here's a radical idea: What if you scheduled regular counseling sessions into your prenop — before anything is wrong?

Not because you're broken.

But because you care about keeping things strong.

Like a dental cleaning. An annual physical.

You don't wait until you have gum disease to see the dentist.

Why wait until your marriage is falling apart to see a counselor?





This Isn't a "Last Resort" — It's a Smart System

In my work with couples — especially high performers and founders — I've seen the same pattern again and again:

- 💡 They ignore little issues.
- 💡 They get too busy.
- 💡 They assume they'll "talk about it later."

Until the tension builds up quietly over years.

And then explodes in one awful season.

Pre-scheduled counseling short-circuits that pattern.

It gives you both a standing appointment to clear the air.

To revisit your needs.

To be proactive, not reactive.

🔧 What It Looks Like

This doesn't have to be every week. It could be:

- 💡 Quarterly sessions during the first year of marriage
- 💡 Annual "relationship reviews" with a trusted counselor
- 💡 A pre-agreed structure for conflict resolution (e.g., see a therapist within 30 days if either of you requests it)

The point isn't frequency — it's expectation.

You're agreeing in advance that **your relationship deserves professional support**, just like your body or your business does.

A Founder's Marriage Is Under Unique Pressure

Most people don't understand the stress founders carry:

- 🔹 Unpredictable schedules
- 🔹 Financial swings
- 🔹 Public pressure
- 🔹 Long hours, travel, risk
- 🔹 Emotional burnout

And often, your partner doesn't live in that world — they're watching from the outside, unsure how to help, and quietly wondering where they fit in.

A therapist can help you translate.

They help you build shared language. So your partner can understand why you're still at the laptop at midnight — and so you can understand why that creates distance, even when you're doing it "for the family."

Putting It in Writing

When you put a pre-scheduled counseling plan in your prenup, you do something powerful:

You take the stigma out of it.

You make it part of the plan — not a sign of failure, but a sign of commitment.

And down the road, if something ever does go wrong, you won't be scrambling for help.

You'll already have a system in place.

That's how high-functioning teams operate.

Your marriage deserves no less.

Chapter 5

Large Expense Check-Ins

Avoid Unilateral Financial Decisions

One of the fastest ways to break trust in a relationship is through surprise spending.

Not the “forgot to Venmo you for dinner” kind.

The “I just put \$10,000 on the credit card and didn’t think to mention it” kind.

When big financial decisions get made without a conversation, it doesn’t just impact your budget – it creates a power imbalance. It says: This is mine to decide.

And that can start to chip away at the sense of partnership you’ve worked hard to build.





Why Big Purchases = Big Signals

In a healthy business, large expenditures usually require signoff.

At a certain dollar amount, it doesn't matter whether the money exists — it's about alignment.

It's not a question of whether you can make the purchase. It's a question of whether you should — and whether it fits into the shared strategy.

Relationships are no different.

Money carries meaning.

And big spending decisions — whether it's a new car, a startup investment, a family loan, or a dream vacation — can't be made in a vacuum.

Because when you spend big without a conversation, the message is often louder than the dollar amount.

It's not "I bought a thing."

It's "I made a major decision without you."

This goes way outside of the realm of budgeting. It's a power play. Or worse, a sign of disrespect.



A Simple Fix: The Large Expense Threshold

In your prenup or postnup, you can build in a clause that says:



Neither party shall make a purchase, transfer, or investment exceeding [\$X] without prior notice and discussion with the other.

It's not about permission.

It's about shared awareness — and shared accountability.

This clause creates a natural pause point before either of you makes a high-impact move.

It could be:

- 💡 \$250 for young couples
- 💡 \$500–\$1,000 after the emergency funds are filled.
- 💡 \$5,000–\$10,000 for more established households
- 💡 Or whatever number makes sense given your income and lifestyle

The number isn't the important part — it's the principle: We talk about big things before they happen.

When the Rules Are Clear, The Conversations Are Easier

Some couples resist the idea of setting a dollar threshold for big purchases. It can sound restrictive — even infantilizing.

One reason is the language: people hear “check-in before spending” and think permission. But that’s not what it is. It’s partnership.

Especially for higher earners, there can be an instinctive pushback — why should I have to ask to spend the money I earned? But in a marriage, the money you earn doesn’t exist in isolation. Every dollar that flows out affects the shared household, the shared goals, and the shared sense of safety.

The rule isn’t about control; it’s about respect. It means both partners are included in the decisions that carry real weight. And paradoxically, that clarity creates more freedom, not less.

You both know exactly what’s fair game for solo decisions — no guilt, no second-guessing — and when something crosses the line into “we should talk about this.” You set that line together, in a way that fits your relationship and your comfort level.

When the boundaries are clear, you replace uncertainty with trust. That’s not bureaucracy — that’s peace.

In Practice

Examples of expenses that often trigger resentment when made unilaterally:

- ◆ Large loans/gifts to family members
- ◆ Investing in a friend’s business
- ◆ Buying a second car or new tech
- ◆ Booking luxury travel without consultation
- ◆ Donating to a cause without shared agreement

Are any of those inherently wrong? Not at all.

But when made in isolation, they can signal misalignment — even if well-intentioned.

A check-in prevents that from happening.



Put It in the Agreement, Not Just the Budget

This is a great example of a clause that seems “soft,” but has real power when it’s part of your prenup or postnup.

It removes ambiguity.

It gives both parties clarity.

And it reinforces your shared commitment to transparency — even when things get busy, stressful, or complicated.

Because a strong relationship isn’t about avoiding big decisions.

It’s about making them together.



Chapter 6

Shared Goal Funds

Turning Money Into Momentum

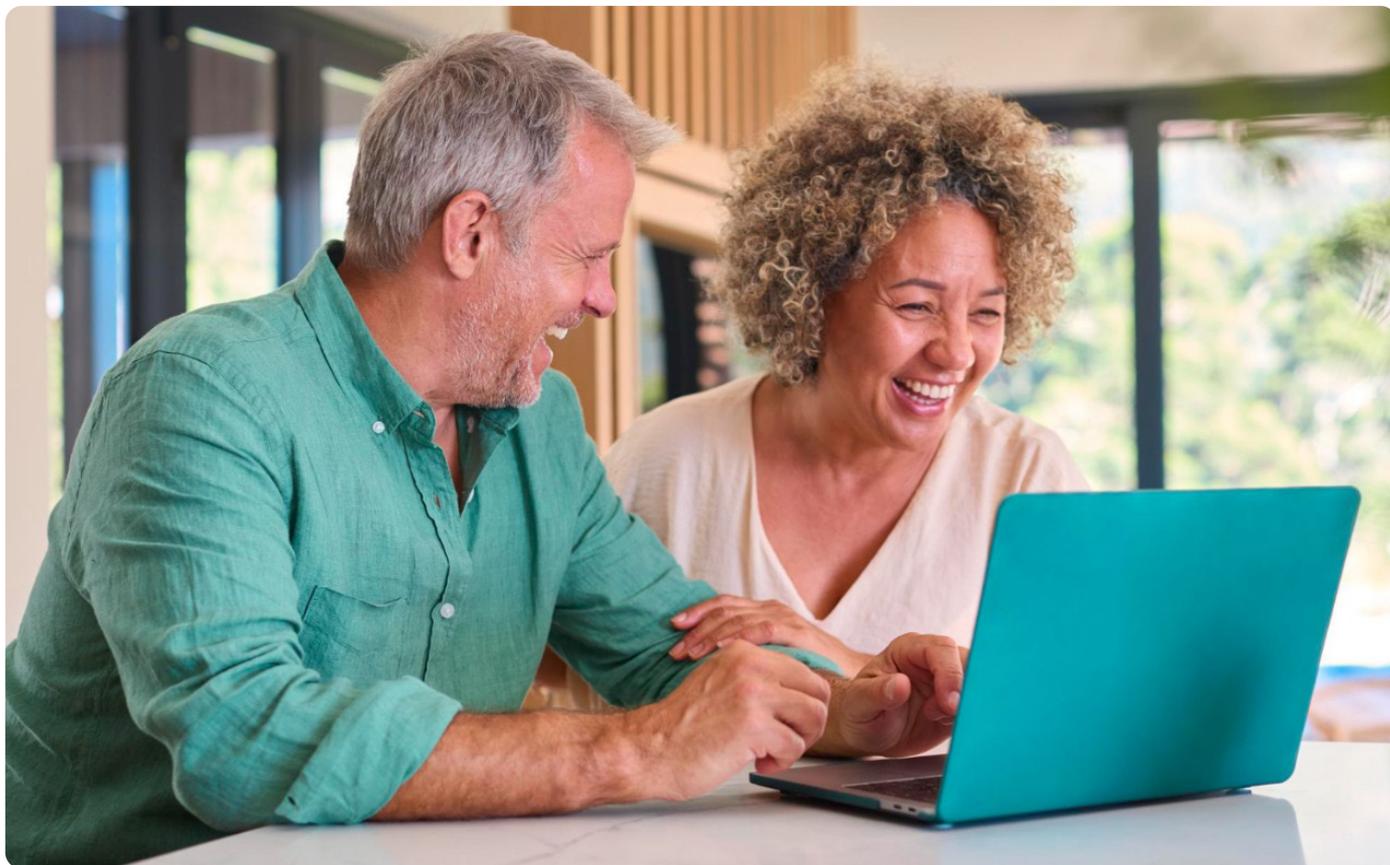
If every conversation about money is about what you can't do — what needs cutting, what's over budget, what has to wait — it's no wonder couples start to dread talking about finances.

Shared Goal Funds flip that script. They give your financial conversations something to look forward to.

It's the same principle as always having a trip on the calendar — something to anticipate, dream about, and plan together. When you're saving toward something exciting, money stops being a source of stress and becomes a shared project.

Maybe it's a vacation fund, a home renovation, or that outdoor pizza oven you've both talked about for years. The point isn't what it's for — it's that you're creating a reason to celebrate progress together.

When couples have something they're both excited to save for, financial discussions stop feeling like audits and start feeling like teamwork.





The Concept

A Shared Goal Fund is exactly what it sounds like:

A savings bucket (or series of buckets) for the big things you want to achieve together.

It could be:

- ◊ A sabbatical
- ◊ A down payment
- ◊ A kid's education
- ◊ A two-month Europe trip
- ◊ A business investment
- ◊ A dream kitchen
- ◊ A second home in the mountains

You define the goal.

You both contribute.

And every time you add money, you're not just saving — you're reinforcing shared vision.



Why It Works (Especially for Founders)

Founders are used to earmarking capital for strategy:

- ◊ Runway for next year
- ◊ Budget for hiring
- ◊ Reserves for emergencies
- ◊ Set-asides for expansion

It's second nature to organize money around intent.

Shared Goal Funds are the personal version of that:

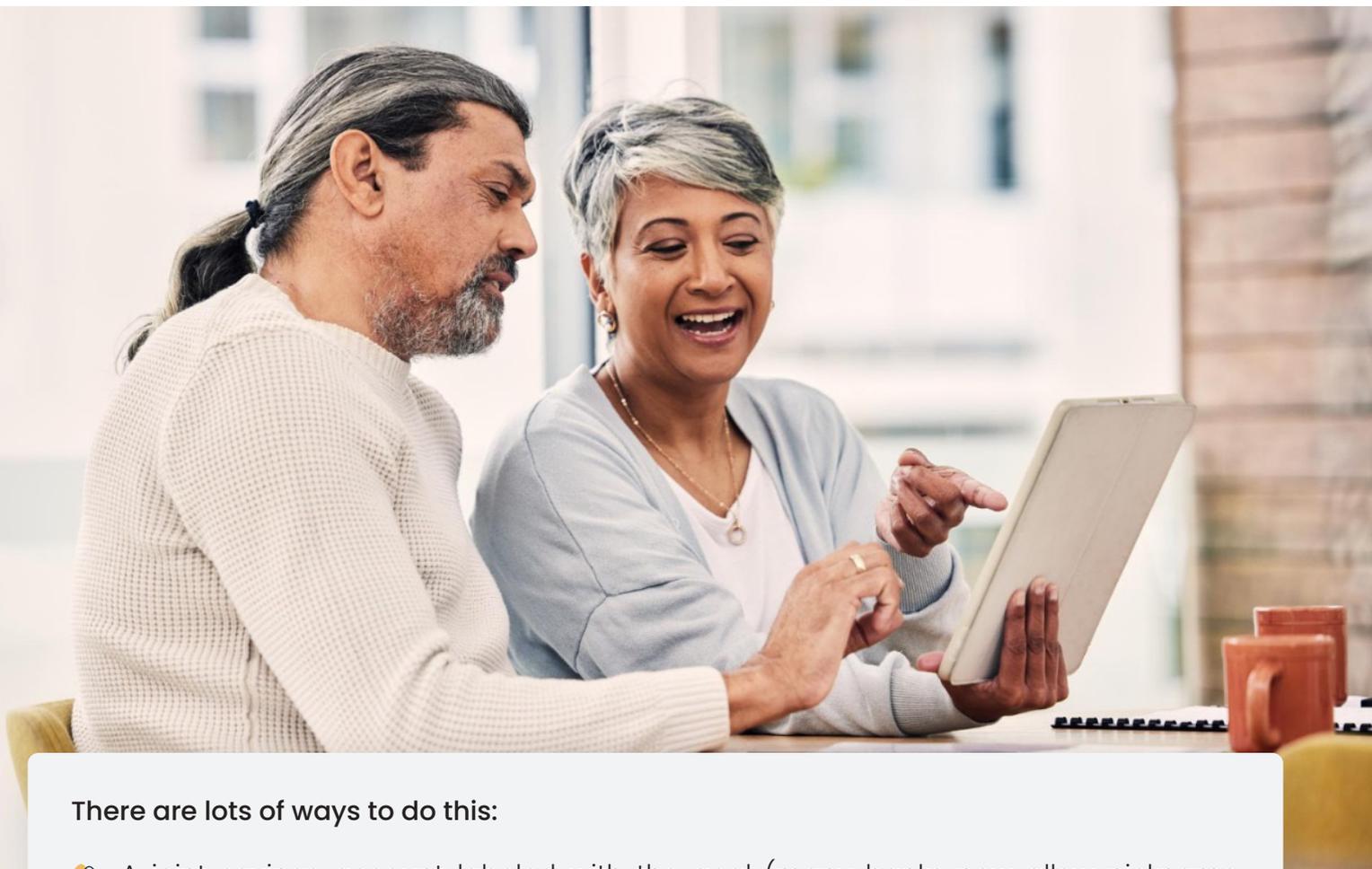
They turn vague aspirations into defined, funded priorities.

When you say, "Let's set aside \$500 a month for a sabbatical in 3 years," you're not just creating a financial plan — you're building a future identity together.

That kind of alignment is magnetic.



Structure You Can Use



There are lots of ways to do this:

- 🔹 A joint savings account labeled with the goal (many banks now allow nickname tagging)
- 🔹 A spreadsheet tracking contributions toward each bucket
- 🔹 A visual tracker you print and hang in your home (cheesy, yes — but surprisingly effective)

What matters is that:

- 🔹 You both agree on the goal
- 🔹 You both contribute (even if not equally)
- 🔹 You revisit the fund regularly (e.g., at your Annual Shareholders Meeting)

This turns your finances into a **story you're writing together** — not just a pile of numbers to be managed.

💬 One Couple's Example

I once worked with a founder who made seven figures annually, but his wife felt constantly anxious about spending. She grew up working class and had never been around wealth. To her, every purchase felt like a step toward instability — even if the math said otherwise.

During our planning, they created four Shared Goal Funds:

- A 25th anniversary trip to Japan
- A new backyard renovation
- Private high school tuition
- A "Freedom Fund" that would allow her to take a year off work

Suddenly, their money had direction.

The tension around spending dropped.

And she told me later, "I finally feel like we're on the same team."

Make It Part of the Agreement

If you're building a prenup or postnup (or even just having the financial conversation in your home), you can include Shared Goal Funds as part of the financial structure:

- ◊ Define the fund categories in the agreement
- ◊ Agree on proportional contributions
- ◊ Allow for flexibility and revision during your annual check-ins

This creates a living system — one that evolves with your family, your business, and your values.

Because the point isn't perfection. It's alignment.

Shared Goal Funds turn money into a mirror:

They show you what you care about most — and whether you're building toward it together.



Chapter 7

Business Protection Plans

Valuation and Payout Structure Defined Before Problems Arise

A founder's business isn't just an asset — it's often their identity, their purpose, and their entire financial future.

Which is why nothing destabilizes a divorce more than an ill-defined ownership structure.

When there's no agreement in place, your company becomes the battlefield.

Suddenly, you're not just negotiating a separation.

You're fighting over valuation, income, control, and liquidity — with lawyers, accountants, and sometimes a judge who doesn't know the first thing about startups.

It's not unusual for a divorce to be immediately followed by a business sale or dissolution.

What Happens Without a Plan

Here's what I've seen play out dozens of times:

- ◊ One spouse owns 100% of the company on paper — but has no prenup.
- ◊ Divorce hits. Now the business is considered marital property.
- ◊ The spouse argues they're entitled to 50% of the value.
- ◊ The business can't be sold. It's not liquid.
- ◊ A judge splits the difference using a made-up valuation.
- ◊ Now the founder owes a six- or seven-figure buyout... and has no way to pay it except by taking on debt or selling equity.

This isn't theoretical.

It's what happened to Frank McCourt, the former owner of the L.A. Dodgers — who lost the team in his divorce due to a poorly drafted postnup and no valuation clarity.

You built your business with intention.

You need to protect it with the same level of clarity

What a Business Protection Plan Looks Like in a Prenup

A well-drafted prenup for founders includes specific, custom clauses that answer these questions:

◊ Is the business considered separate property?

◊ What happens to appreciation in value during the marriage?

◊ Will your spouse receive a portion of the business in the event of divorce – or a payout?

◊ If a payout:

○ How will it be calculated?

○ What valuation method will be used?

○ Over what timeline will it be paid?

This doesn't just protect the founder.

It protects the spouse from ambiguity – and shields the business from chaos.



Founder Analogy: Your Operating Agreement Already Does This

Think about how you drafted your company's operating agreement:

- 🔹 You clarified ownership percentages.
- 🔹 You planned for partner exits.
- 🔹 You addressed what happens in the event of death, disability, or dispute.

This is the same thing — just for your marriage.

A prenup is the **founder agreement** for your most personal partnership.



But What If My Spouse Helped Me Build the Company?

Great question — and it's exactly why the plan matters.

The goal isn't to lock your spouse out.

It's to define what they are entitled to, based on contribution, appreciation, and fairness — not courtroom chaos.

Many of the founder prenups I've drafted include:

- 🔹 A clear payout structure based on the business's value at the time of separation
- 🔹 Deferred payments over several years to protect cashflow
- 🔹 Caps on total exposure
- 🔹 Agreements to exclude future growth unless jointly contributed

The key is clarity.



When It's in Writing, You Control the Terms

If you don't define the rules in advance, the court will do it for you.

And they won't care about your cap table, your investors, or your long-term vision

A business protection plan in your prenup:

- 🔹 Creates certainty
- 🔹 Reassures your co-founders and investors
- 🔹 Keeps the business intact
- 🔹 Minimizes stress for everyone – including your spouse

Because the worst time to figure out what your company is worth...

is when you're getting divorced.



The Blueprint in a Nutshell

7 Ways a Prenup Can Strengthen Your Marriage and Protect Your Business

1. Full Financial Disclosure

Start with transparency. Build trust by putting everything on the table—assets, debts, income, and obligations.

2. The Money Bucket System

Separate accounts for yours, mine, and ours. Protect autonomy, reduce tension, and simplify everyday spending.

3. The Annual Shareholders Meeting

Once a year, step back together. Review goals, finances, and relationship health—just like you would in your company.

4. Pre-Scheduled Counseling Sessions

Treat mental and relational health like any other system. Build in support before there's a problem.

5. Large Expense Check-Ins

Set a clear threshold for major purchases that require a conversation. Avoid blindsiding each other with big money moves.

6. Shared Goal Funds

Turn financial goals into shared commitments. Define what matters and fund your future—together.

7. Business Protection Plans

Avoid ambiguity. Lock in valuation, payout terms, and ownership protections so your company doesn't get caught in the crossfire.

A great prenup isn't just about protection—it's about design.

You're building something together. Build it with clarity

Ready to Protect What You're Building?

If you're a founder, entrepreneur, or high-growth couple ready to design your relationship with the same intentionality you bring to your business, let's talk.

SCHEDULE A CONSULTATION

aaron@prenups.com

www.prenups.com

Thank You

Thanks for reading The Founder's Prenup Blueprint.

I hope it gave you a new way to think about love, law, and the systems that hold it all together.

Wishing you the absolute best in your **marriage** and your **business**.

— **Aaron Thomas**