

Sample Agreement on an Exclusive Relationship and Family Budget

A completed fictional example for a couple considering a traditional family model: the man takes primary responsibility for financial support, while the woman focuses primarily on the home and children. Names, dates, and amounts are illustrative. This document is not legal advice or a ready-to-sign form.

John Smith and Anna Miller have separately discussed their expectations and agreed to the following illustrative plan for living together. The marriage section records intentions for the future and must be revisited before any wedding.

Part I. Living Together Before Marriage

1. Time frame and future plans

John and Anna live together from January 1 through March 31, 2027. By March 17, they discuss whether to continue the relationship, prepare for marriage, or live apart. They extend this period only by mutual agreement and set a new review date. Neither person is obligated to marry.

2. Exclusivity and personal boundaries

While living together, neither person dates others, maintains a parallel sexual relationship, or uses dating apps. This does not prohibit friendships or contact with relatives or former partners. Neither checks the other's phone or messages. Sexual intimacy always requires each person's freely given consent; paying expenses or doing housework creates no obligation to consent.

3. John's home and living costs

Their primary shared residence is a house owned by John. Anna does not pay John rent. John pays the mortgage, if any, property tax, homeowners insurance, utilities, routine maintenance, and shared groceries and household supplies. The monthly plan allows up to \$2,800 for the house and its upkeep, \$400 for utilities, and \$1,000 for groceries and supplies. They discuss costs above those limits in advance. If Anna uses her own money for major repairs or improvements, they agree in writing before payment how that contribution will be accounted for or reimbursed.

4. Anna's separate home and rental income

Anna owns a separate home that she rents to third parties. All rent is paid into her personal bank account. Anna pays the property's expenses, including tax, insurance, repairs, management fees, and loan payments, if any. The income remaining after those expenses is hers to use and is not a required contribution to the shared budget. She may voluntarily contribute some of it to family expenses by a separate agreement.

5. Personal expenses, chores, and purchases

Each person pays their own personal debts, vehicle costs, clothing, and individual expenses. They divide cleaning, cooking, and shopping based on their actual workloads. A shared purchase over \$500 requires agreement before payment. Each keeps their own accounts and time for friends, relatives, and being alone. They discuss household life, money, and the relationship once a week.

6. Ending cohabitation

Either person may end the living arrangement without a penalty for that decision. Unless safety is at risk, they arrange move-out and return of personal belongings within a reasonable time, subject to applicable housing law. They divide shared purchases using receipts or a separate agreement. This example is not a promise to marry or have a child.

Part II. Intended Family Model

These points must be discussed again before marriage. Property, financial support, and parentage may require separate legal documents under the law of the relevant state.

7. Roles and major decisions

After marriage, John pays the family's main expenses. Anna primarily organizes home life and child care. Anna may work, but her earnings and the income from renting her separate home are not required contributions to the family budget. Decisions about children, where to live, major debts, buying or selling a home, and substantial support for relatives require both people's agreement. Higher income does not give John a deciding vote.

8. Monthly family budget

John pays 100% of agreed family expenses. The initial monthly plan, before child-related expenses, totals \$6,300. After a child's birth, they add an estimated \$700 per month. If actual costs change, they revise the plan before taking on new obligations.

Category	Per month
Mortgage, tax, insurance, and home upkeep	\$2,800
Utilities	\$400
Groceries and household supplies	\$1,000
Family health insurance	\$900
Necessary transportation	\$600
Shared leisure	\$600
Total before a child's birth	\$6,300
Additional child-related expenses	\$700

9. Personal funds and large purchases

By the first day of each month, John transfers \$1,000 to Anna's personal account. She may use it without providing receipts. John also keeps a personal budget. An unplanned purchase over \$1,000 from family funds requires both people's advance agreement, except for urgent health or safety costs.

10. Anna's financial reserve

Before Anna stops or substantially reduces paid work for the family, a reserve of \$18,000 is established in her personal account. This is an illustrative six-month reserve based on \$3,000 in monthly personal expenses. Anna has independent access to it. How the money is transferred, who legally owns it, and how it is replenished must be documented separately after legal advice. The reserve is not payment for marriage, domestic work, or sexual intimacy.

11. A child and paid work

During pregnancy, recovery, and the first year after a child's birth, John continues to pay the family budget and Anna's personal amount under Section 9. They also plan \$500 per month for her long-term savings. Two months before the first year ends, they discuss Anna's return to work, part-time work, or extended child care and approve a new budget. John participates in daily child care regardless of his income.

12. A drop in John's income

If John's income falls substantially, they prepare a temporary three-month budget within two weeks. They first reduce optional spending, then discuss other changes. Anna may voluntarily increase her paid work, but that is not automatic. Her personal reserve and rental income do not enter the family budget without her separate consent.

13. Property, rental income, and review

John's house and Anna's separate home remain titled to their current owners. Before marriage, each discloses significant assets and debts to the other. They intend to address in a separate prenuptial agreement the treatment of premarital property, rental income, improvements to the other spouse's home, increases in property value, and financial support if they separate. Each may obtain independent legal advice. They review the family budget and responsibilities every six months and after a significant change.

Important: This sample records expectations, not the legal status of either home or rental income. Before use or signing, have attorneys in the relevant state review its property, support, and child-related terms.