

Yours, mine and ours: What lawyers say is on the table in the Taylor Swift and Travis Kelce marriage

From billion-dollar music empires to NFL endorsement deals, here's how a prenup could protect the world's most-watched couple.



Taylor Swift and Travis Kelce - celebrity power couple featured on cover of National Enquirer.

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Fri, August 29, 2025 at 6:30 AM PDT

When a pop icon and an NFL superstar fall in love, the world doesn't just cheer on the fairy tale — they wonder what's going to be written in the fine print. Now that Travis Kelce has officially popped the question to Taylor Swift, speculation is already swirling about what a prenuptial agreement might look like for the famous couple.

Swift is in a financial league of her own. The self-made mogul has built an estimated \$1.6 billion empire, according to Forbes, from touring, multiplatinum albums, record-shattering streaming numbers and a slew of lucrative brand partnerships. She (finally!) owns the rights to her music catalog, no small feat in the industry, along with an impressive real estate portfolio that stretches from L.A. to Rhode Island to New York. Add in merchandise and a level of cultural influence that practically prints money, and you start to see why her net worth is as closely watched as her love life.

Kelce may not be a billionaire, but he's easily one of the NFL's highest earners with an estimated net worth of around \$70 million, per Forbes. The Kansas City Chiefs tight end is a two-time Super Bowl champ and future Hall of Famer, but his business off the field is just as strong. Between endorsement deals with brands like Nike and Pfizer, his \$100 million contract for his *New Heights* podcast with brother, Jason Kelce, and various investments, Kelce's financial playbook is robust and growing.

I spoke with three top divorce attorneys, who broke down what a high-profile prenup for the pair could include — and the key questions both Swift and Kelce should be asking.

Chris Melcher, celebrity divorce lawyer

When you're Taylor Swift, having "too many" revenue streams is a very real (and very enviable) problem — at least when it comes to planning a prenup.

"Because Taylor has so many streams of income relating to her work and brand, any agreement to share marital earnings could lead to a dispute over what those earnings were," [Melcher](#) tells Yahoo.

In other words, when income comes from albums, tours, merchandise, real estate and brands, clarity is everything.

Of course, for Swift, the most important asset is her music. Melcher puts it bluntly: "A premarital agreement will be essential to protect the intellectual property that Taylor creates during the marriage."

Without one, creative work produced after the wedding could be considered joint property, and in the hopefully unlikely event of a divorce, that might mean splitting royalties or even control of her catalog, a nightmare scenario Melcher has seen play out for other artists.

"Dividing intellectual property with a former spouse is the last resort," he says.

The best practice, Melcher says, is to keep each spouse's income separate but maybe earmark a joint account or fund for big shared purchases (think: a house, major investments or the

occasional private island). That way, a couple can share in each other's success without entangling every dollar.

Even with two high-net-worth individuals, it all comes down to being crystal clear about what's "yours, mine and ours." Among many celebrity couples, Melcher says, there's no marital or community property at all — except maybe a joint fund for shared purchases or projects, so the pair can still "have something together as a couple."

And in the world of megastars, privacy and reputation are as valuable as cash. "Because of Taylor's fame, she will need protection against disclosure of personal information about their marriage or lifestyle," Melcher says. The solution, he believes, is NDAs and confidentiality clauses, sometimes with serious financial teeth.

"It's even more effective to have a holdback of cash that would be paid to the other party years after a divorce, on condition that no violation of the NDA occurred," he says, citing Mel Gibson's famous arrangement as a precedent.

When love, money and fame collide, even the happily ever after scenarios require some serious legal choreography. As Melcher sums up, "Nondisclosure of personal information may be a key component of this agreement. They can also agree to alternative dispute resolution provisions that would keep any divorce private."

The bottom line

Whatever details Kelce and Swift may hash out in the prenup, we, the public, should have no idea what it says. Only the attorneys and close advisers ever see the real terms. At the end of the day, a prenup is all about peace of mind.