|  |  |
| --- | --- |
| **Marriage** | |
|  | |
| Keeping the big financial picture in mind can be a challenge when you’re just beginning to make a life for yourself. The list below is a great way to start. Check off the items that apply to you, and take some time to think about how you can start to tackle them. If this feels like a lot to handle, that’s okay – I am are here to help you make those life decisions while keeping your big financial picture in view. | **Defining Characteristics**   * Paying for the wedding * Buying a home * Making other large purchases * Establishing a career * Thinking about a family |
|  | |
| **Opportunities**   * **Balancing dual incomes and perspectives**   + Defining common expectations and goals regarding spending, debt and savings   + Know each other’s assets and debt   + Decide how to set up your accounts and tax implications (All joint, combination, separate) * **Keeping spending under control for larger purchases**   + Create a joint budget * **Evaluating the home purchase decision** * **Making joint decisions (bank accounts, health insurance)** * **Increasing 401(k) deferrals and IRA/Roth contributions** * **Learning about investments** * **Buying life insurance**   + As you start to take on big debt (home) as a couple, life insurance will help pay for these things should something happen to one of you * **Updated fiduciary appointments**    + Power of Attorney   + Beneficiary designations   + Wills |  |
| **“Being open & honest about your finances is an important first step for soon-to-be married couples.”**  –Tim Steffen, CFP®, CPWA® Director of Advanced Planning |
|  |
| **The future you want for yourself doesn’t just happen – you have to make it happen with smart financial choices. I can help you get started or clarify the overwhelming.** | |
|  | |
| FA Name Address, Suite 000 City, State 00000  000-000-0000 . 800-000-0000  Group URL (if applicable) | |
|  | |
| ©2017 Robert W. Baird & Co. Member SIPC. MC-97741.  Investment Management Consultants Association is the owner of the certification mark "CPWA®," the service marks "Certified Private Wealth Advisor ®," Investment Management Consultants Association®," and "IMCA®." Use of CPWA® or Certified Private Wealth Advisor® signifies that the user has successfully completed IMCA’s initial and ongoing credentialing requirements for investment management consultants. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNERTM and CFP® in the U.S. | |
| **Marriage** | |
|  | |
| Keeping the big financial picture in mind can be a challenge when you’re just beginning to make a life for yourself. The list below is a great way to start. Check off the items that apply to you, and take some time to think about how you can start to tackle them. If this feels like a lot to handle, that’s okay – we are here to help you make those life decisions while keeping your big financial picture in view. | **Defining Characteristics**   * Paying for the wedding * Buying a home * Making other large purchases * Establishing a career * Thinking about a family |
|  | |
| **Opportunities**   * **Balancing dual incomes and perspectives**   + Defining common expectations and goals regarding spending, debt and savings   + Know each other’s assets and debt   + Decide how to set up your accounts and tax implications (All joint, combination, separate) * **Keeping spending under control for larger purchases**   + Create a joint budget * **Evaluating the home purchase decision** * **Making joint decisions (bank accounts, health insurance)** * **Increasing 401(k) deferrals and IRA/Roth contributions** * **Learning about investments** * **Buying life insurance**   + As you start to take on big debt (home) as a couple, life insurance will help pay for these things should something happen to one of you * **Updated fiduciary appointments**    + Power of Attorney   + Beneficiary designations   + Wills |  |
| **“Being open & honest about your finances is an important first step for soon-to-be married couples.”**  –Tim Steffen, CFP®, CPWA® Director of Advanced Planning |
|  |
| **The future you want for yourself doesn’t just happen – you have to make it happen with smart financial choices. We can help you get started or clarify the overwhelming.** | |
|  | |
| Team Name  Address, Suite 000 City, State 00000  000-000-0000 . 800-000-0000  Group URL (if applicable) | |
|  | |
| ©2017 Robert W. Baird & Co. Member SIPC. MC-97741.  Investment Management Consultants Association is the owner of the certification mark "CPWA®," the service marks "Certified Private Wealth Advisor ®," Investment Management Consultants Association®," and "IMCA®." Use of CPWA® or Certified Private Wealth Advisor® signifies that the user has successfully completed IMCA’s initial and ongoing credentialing requirements for investment management consultants. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNERTM and CFP® in the U.S. | |