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|  **Marriage** |
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| 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
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| **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
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| **“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 |
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| **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.** |
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