

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 here to help you make those life decisions while keeping your big financial picture in view.

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

Defining Characteristics

- Paying for the wedding
- Buying a home
- Making other large purchases
- Establishing a career
- Thinking about a family

“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)

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