

Getting married checklist



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Getting married is a significant and exciting life event. It also means combining the financial lives of you and your partner, which entails important choices. Here is a guide that you and your partner should consider prior to your wedding.

Legal

- Consider whether you or your partner are changing your name and applying for new identification
- Consider signing a prenuptial agreement

Money management

- Itemize assets and debts
- Divide responsibility for expenses
- Discuss savings plans
- Decide whether you will use separate or joint checking accounts

Investments

- Decide whether you will use separate or joint investment accounts
- Assess your investment goals and risk tolerances
- Consider whether retirement plans will be funded and if existing beneficiaries should be changed

Taxes

- Determine whether filing your income taxes separately or jointly is appropriate
- Update your tax withholding to reflect your filing status as necessary

Insurance

- Consider whether health insurance will be maintained separately or combined
- Consider whether life insurance should be purchased or upgraded
- Consider whether automobile insurance should be upgraded or combined
- Consider whether homeowner's/renter's insurance should be purchased or upgraded
- Consider whether disability insurance should be purchased or upgraded
- Consider whether personal liability insurance should be purchased or upgraded
- Determine whether insurance beneficiary designations should be changed

Estate planning

- Consider creating or updating your will or wills
- Consider a durable power of attorney
- Consider health care directives

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