

WEALTH PLANNING CHECKLIST:

Marriage Planning

Planning for marriage can feel exciting but overwhelming. Understanding key financial, legal, and life considerations, and preparing ahead, can help you and your partner approach each decision with clarity and confidence.

A tool to help you plan important steps
and decisions before getting married

The following checklist can help you organize and plan key financial, legal, and life considerations before getting married:

1. Financial Planning

- ☐ Discuss current income, debts, and savings
- ☐ Set short- and long-term financial goals as a couple
- ☐ Review bank accounts—joint vs. separate accounts
- ☐ Plan a budget for wedding expenses and future household costs

2. Legal & Documentation

- ☐ Consider prenuptial or postnuptial agreements if applicable
- ☐ Review insurance policies (health, life, auto) and update beneficiaries
- ☐ Update wills, trusts, health care directives, powers of attorney, and retirement account beneficiaries
- ☐ Ensure both parties have proper identification and legal documents

3. Tax Planning & Filing Status

- ☐ Understand how marriage impacts tax filing status and brackets
- ☐ Review potential “marriage bonus” or “marriage penalty”
- ☐ Coordinate withholding and estimated tax payments

3. Housing & Living Arrangements

- ☐ Decide where you will live after marriage
- ☐ Discuss lease, mortgage, or property purchase plans
- ☐ Plan for utility accounts, addresses, and household responsibilities
- ☐ Consider relocation or commuting logistics

4. Career & Education

- ☐ Review career plans, potential relocations, and professional growth
- ☐ Discuss education goals and any student loan considerations
- ☐ Plan how work schedules and career changes may impact household
- ☐ Consider long-term financial implications of career decisions

5. Health & Insurance

- ☐ Confirm health insurance coverage and any changes after marriage
- ☐ Review life and disability insurance needs
- ☐ Discuss mental health, wellness, and ongoing care considerations
- ☐ Plan for emergency medical decisions and documentation

6. Family & Lifestyle Planning

- ☐ Discuss children—if, when, and financial planning for them
- ☐ Talk about family traditions, holidays, and household routines
- ☐ Discuss pets, hobbies, and lifestyle preferences
- ☐ Plan for caregiving responsibilities for extended family if applicable

7. Communication & Conflict Resolution

- ☐ Establish methods for managing finances and decision-making as a couple
- ☐ Discuss conflict resolution strategies
- ☐ Identify trusted advisors (financial planner, accountant, counselor)
- ☐ Set expectations for ongoing check-ins and updates

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