WHAT FINANCIAL TOPICS SHOULD I CONSIDER BEFORE GETTING MARRIED?

AimWell FINANCIAL®

CASH FLOW **CONSIDERATIONS**	YES	NO
As a couple, do you need to discuss financial topics? If so, consider the following: ■ Your own individual career and personal goals. ■ The amount you are both comfortable saving for the future and the amount you are comfortable spending now. ■ The issues that may cause money-related stress between you.	☐	☐
Will your cash flow needs change? If so, consider developing a new income and expense plan.	☐	☐
Do you need to adjust how much you are saving?	☐	☐
Do you need to identify and assign financial responsibilities (e.g., oversight and management of cash flow, accounts, investments, etc.)?	☐	☐
Do you plan to combine finances?	☐	☐
Do you and your spouse use credit cards? If so, consider which card provides the best benefits (features, points, etc.) and the potential benefits of consolidating the number of cards.	☐	☐

ASSET & DEBT **ITEMS**	YES	NO
Have your investment goals or risk tolerance for any of your accounts changed as a result of the marriage?	☐	☐
Do you maintain separate accounts (e.g., investments, checking, saving)? If so, consider the benefits of opening joint accounts.	☐	☐
Do you or your spouse have any substantial debts? If so, consider the following: ■ Pay down debts with the highest interest rates first. ■ Consolidate debts when beneficial. (continue on next column)	☐	☐

ASSET & DEBT **ITEMS**	YES	NO
Do you need to determine the size of your emergency fund?	☐	☐
Are there credit history issues? If so, consider: ■ Pulling annual credit reports to understand where the issues arise. ■ Developing a plan to rebuild credit history. ■ Maintaining joint credit cards, to help build the credit history of the spouse with poor credit.	☐	☐

INSURANCE PLANNING **CONSIDERATIONS**	YES	NO
Are you each currently covered by your respective employer's health insurance? If so, consider the following: ■ One health plan may be more advantageous than the other. ■ There is a limited window to enroll after a qualifying event. ■ For the Health Insurance Marketplace, you have 60 days after your marriage to enroll according to the special enrollment period rules. ■ If participating in a Health Savings Account, family plans offer higher contribution levels than individual plans.	☐	☐
Has there been a change to the amount of life/disability coverage you need?	☐	☐
Do you need to update homeowners or renters insurance? If so, consider adding your spouse to the policy and updating the coverage in light of the combined value of your belongings, including jewelry.	☐	☐
Do you and your spouse own vehicles? If so, consider reviewing auto insurance policies to see if there can be a cost savings from consolidating.	☐	☐

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TAX PLANNING **TOPICS**	YES	NO
Do you need to review your filing status? If so, MFJ offers more deductions than MFS and will result in lower tax liability in most cases. MFS can make sense in certain situations, such as business owners attempting to qualify for the QBI deduction, or in the case of certain student loans.	☐	☐
Do you need to review and update tax withholdings/estimates?	☐	☐
Do either of you have tax loss carryforwards? If so, consider how to best utilize such carryforwards in the future.	☐	☐
Does your new filing status and Adjusted Gross Income impact your ability to contribute to tax-advantaged accounts?	☐	☐

LONG-TERM PLANNING **CONSIDERATIONS**	YES	NO
Are you planning on making any major expenditures in the near future (such as buying a home, home improvements, or education)? If so, consider developing a plan now to ensure adequate funding.	☐	☐
Do you need to review or compare goals as a result of the marriage?	☐	☐
Do you need to create or update your estate plan?	☐	☐
Do your beneficiary designations need to be reviewed and possibly updated? This includes retirement plans, life insurance, and TOD accounts.	☐	☐
Do you or your spouse have a successful business, sizable inheritance, or debts that you would like to keep separate? If so, consider a prenuptial agreement.	☐	☐
Do you plan on having children and want yourself or your spouse to stay home to raise the children? If so, consider your ability to pay for a major purchase (such as a house) and maintain your desired lifestyle on one income.	☐	☐

OTHER ISSUES	YES	NO
Were you or your spouse previously married? If so, consider the following: ■ Note any claim an ex-spouse may have on assets. ■ If there are support obligations, consider how they will impact cash flow. ■ Note the impact of remarriage on Social Security benefits.	☐	☐
Do you or your spouse have children from a previous marriage? If so, consider the following: ■ Carefully structure your estate plan to balance the interests of and protect your spouse and your collective children. ■ A prenuptial agreement is likely advisable. ■ Plan how to fairly fund the needs of minor children (e.g., education funding) and coordinate with agreements and obligations of ex-spouses. ■ If the children from the previous marriage are minors and will be attending college soon, financial aid for FAFSA schools will be based on the income and assets of the custodial parent.	☐	☐
Are you or your spouse planning to change names? If so, be sure to take all proper legal steps, and make global updates (Social Security, driver's license, passport, financial accounts, etc.).	☐	☐
Are there state-specific issues that should be considered, such as living in a community property state?	☐	☐

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