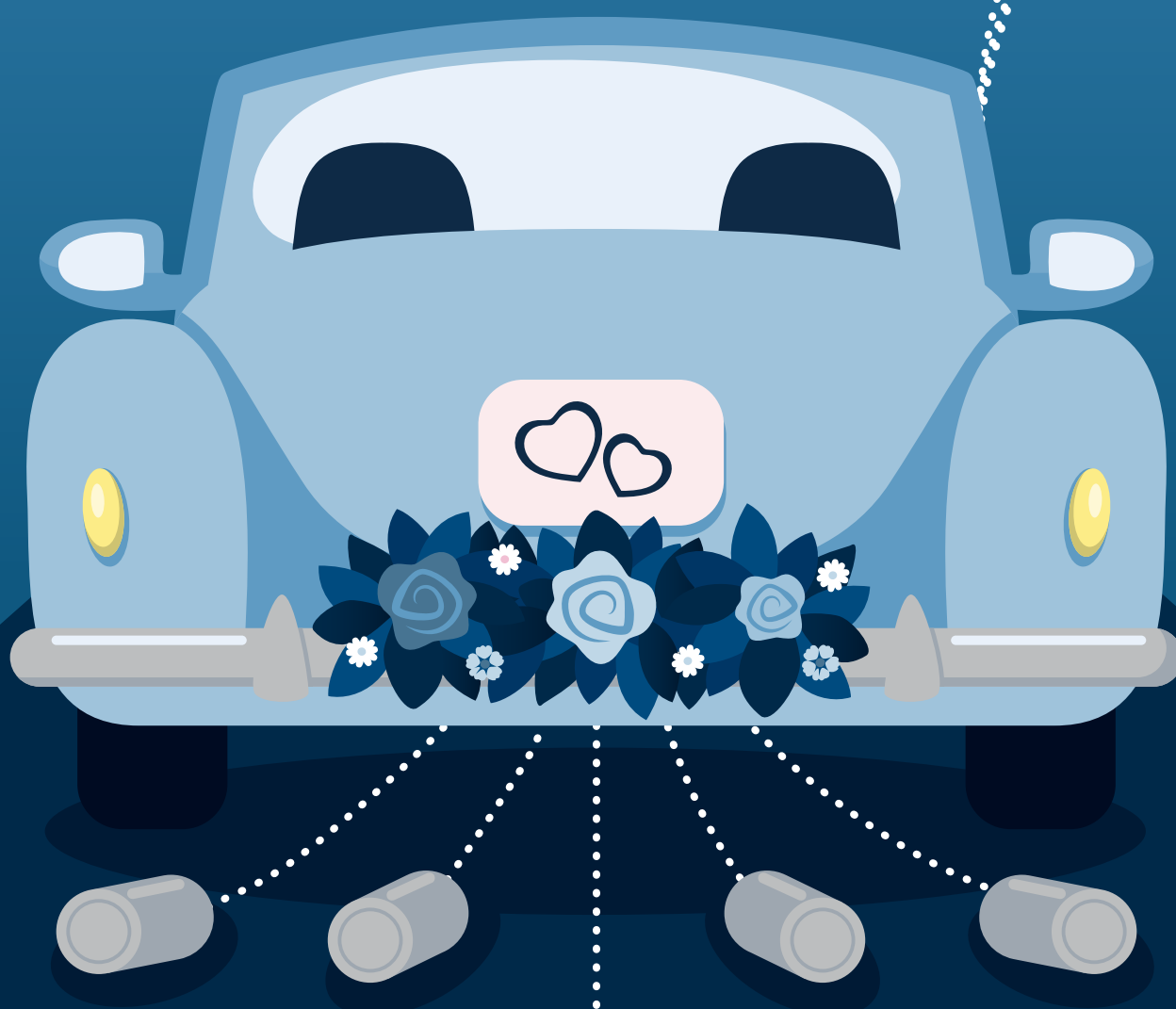


Money and marriage

Marriage is a thrilling journey, but it comes with the need for careful financial planning. By aligning your financial goals before saying "I do," you can set a strong foundation for your future together. Here are nine steps to help you build a confident and joyful financial life as you embark on this new chapter.



SHARE FINANCIAL INVENTORY

Bring your financial history to the table. Discuss assets, debts and credit scores to prepare for your new life together.

GET ORGANIZED

Decide whether to keep separate or joint accounts as well as who will handle bill paying responsibilities. Keep aligned on all financial decisions.



PLAN FOR MILESTONES

Discuss the financial impact of buying a home and starting a family, since these decisions can greatly affect your finances.

EXPLORE MONEY PHILOSOPHIES

Discuss your financial upbringings to understand each other's outlook on money. This helps identify risk and spending compatibility.



CREATE A BUDGET

Plan for your wedding, manage debt or combine finances with a realistic budget. Be honest about spending and save for emergencies.

THINK LONG TERM

Consider how today's decisions impact your future. Collaborating with a financial advisor can help you reach your family's goals.



UPDATE KEY DOCUMENTS

Compare insurance options, update wills, beneficiary designations and retirement accounts to prepare for life's unexpected turns.

PLAN FOR RETIREMENT

Start saving early to help ensure your money grows over time. Contribute to employer-sponsored plans to take advantage of company matches.



TAX FILING OPTIONS

Determine if joint filing benefits you based on combined income. Adjust paycheck withholding after marriage.

By following these steps, you'll be better prepared to share a confident and joyful financial life together.

Consulting a financial advisor can offer extra guidance as you start this exciting journey.

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