

# Newly-Engaged Checklist

You're engaged!...What's next? Here are some things to get in order before you've come back from the honeymoon. First, discuss your long-term goals. What is important to each of you? A family? A house? Seeing the world? It's up to you to determine your list of priorities, and then figure out how to make them happen!



## Create a Budget

- Review income, refine budget
- Establish a 3, 5, & 10 year plan
- Build up a 3-6 month emergency fund
- Discuss your debt and spending habits



## Health Insurance

- Review options: will one of you join the other's policy?
- HSA Contributions



## Talk About Your Finances

- Combining? Or keeping separate accounts?
- Add accounts/Consolidate accounts
- Taxes - filing status and withholding
- Is a prenuptial agreement needed?



## Other Insurance

Consider:

- Umbrella Insurance
- Life Insurance
- Disability Insurance



## Estate Planning

- Update beneficiaries
- Consult a lawyer to make/update:
  - Will
  - Durable Power of Attorney
  - Advanced Medical Directives



## Investing

- Discuss preferences
- Open accounts or convert to joint
- Set up auto-transfers to save



## Transportation

- Auto-Insurance - consolidate
- Add spouse to car title?



## Housing

- Add spouse to lease/title
- Add spouse to home/renter's insurance



## Name & Address Change

- Social Security Administration
- DMV - driver's license & voter card
- US Postal Service
- Passport
- Employer HR Department
- Financial Institutions such as banks, credit cards, loans, etc.



## Name & Address Change

- Utilities (phone, electricity, etc.)
- Healthcare Professionals
- Professional Designations
- Membership/Clubs
- Online Shopping & Subscriptions
- Mail subscriptions
- University alumni association
- Friends and Family