

NEWLYWED

checklist



This checklist serves as a reminder of the important steps needed during these exciting times:

- If a name change will occur, the person changing their name should check about altering the following:
 - Driver's License
 - Passport
 - Social Security Card
 - Credit and Debit Card
 - Bank and investment accounts
 - Mortgages and Loans
 - Title's to house and car
 - HR department (paycheck, health ins, and other benefits)
 - Prescriptions
 - Postal address
 - Subscriptions, clubs, and/or other services
 - Voter Registration
- Both individuals should update their beneficiaries on all retirement and insurance accounts
- Update wills or acquire wills for the first time
- Consider combining bank accounts, and adding joint tenant to other assets, if necessary
- Combine auto and home policies to take advantage of multi policy discounts
- Compare health insurance plans to see if combining will provide better coverage
- Add wedding rings to insurance policies
- Adjust tax withholdings and filings to reflect your new marital status
- Discuss joint financial goals and begin strategies to achieve them
- Create a joint budget and update it annually
- Assign financial responsibilities
- Start an emergency fund
- Make sure your new spouse is aware the location of all important documents
- Order an extra wedding certificate
- Make sure your investment accounts are consolidated to assure proper allocation across all accounts
- Consult with a CFP, CPA, and Attorney to create a highly qualified team to help guide you through these changes

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