

From
"I DO" TO "WE DO"
A Financial Planning
Checklist for Young Couples





Love is the foundation of your partnership, and the financial choices you make together can help strengthen that foundation for years to come. Whether you're newly married or just beginning to plan your future together, taking intentional steps now can create financial confidence and a lasting sense of security.

This checklist highlights key conversations and decisions that can help you build and preserve wealth as you grow together.

1.

TALK ABOUT MONEY EARLY

Open conversations about money create alignment and trust in your relationship.

- Share your financial values, spending habits, and long-term goals.
- Be transparent about income, debt, and how you each approach saving and investing.
- Decide how you'll manage money together, whether that's in separate accounts, joint accounts, or a combination.



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2.

CREATE A BUDGET THAT WORKS FOR TWO

A joint budget ensures your lifestyle and savings reflect your shared priorities.

- Start with essentials such as housing, utilities, and insurance.
- Plan for lifestyle spending including dining, travel, or experiences that matter to you both.
- Set aside funds for an emergency, major purchases, and long-term objectives.



3.

PROTECT WHAT MATTERS MOST

***Safeguarding your assets today helps
ensure a more secure future.***

- Review health, life, and disability coverage to confirm it matches your needs.
- If you have children or other dependents, consider life insurance for added protection.
- Update wills, name beneficiaries, and establish powers of attorney to honor your wishes.



Intro

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4.

PLAN FOR THE BIG PICTURE

Thinking ahead now prepares you for milestones that may shape your wealth and lifestyle.

- Identify long-term goals such as homeownership, starting a family, or pursuing unique experiences.
- Factor in costs related to childcare, education, or multigenerational support.
- Begin saving for retirement early with accounts such as a 401(k) or IRA, giving compounding more time to work in your favor.

5.

TAKE CONTROL OF DEBT

Managing obligations wisely frees up resources to focus on building wealth.

- Prioritize paying off high high-interest debt first while continuing to reduce other balances.
- Explore refinancing or consolidation options that may offer better terms.
- Strengthen your credit profile to support future opportunities, including property purchase or business ventures.



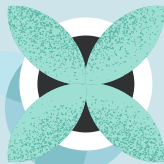


6.

START INVESTING NOW

Investing is a key driver of long-term wealth creation.

- Contribute consistently to employer retirement plans and personal brokerage accounts.
- Automate contributions to build discipline and consistency.
- Diversify across asset classes to balance growth potential with risk management.



7.

GET EXPERT GUIDANCE

A financial advisor can help you make informed choices and stay on track.

- Build a strategy that is tax-smart, goal-oriented, and flexible.
- Adjust your plan as your career, family, and wealth grow.
- Schedule regular reviews to stay aligned with your evolving goals.

**LET'S PLAN YOUR
NEXT CHAPTER TOGETHER.**



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INVESTMENT. ESTATE.**

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