DENVER

WEALTH MANAGEMENT

Your Checklist for the Newlywed Life

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For Ladies Changing Your Name

Congratulations on your big day and may you have a lifetime of happpiness together. Use this list to take the stress off so you can sit back and enjoy the honeymoon!

- [ ] Get copies of your marriage certificate.
- [ ] Go to your Social Security office to change the name on your Social Security card.
- [ ] Visit you local DMV to change the name on your driver's license and vehicle registration.
- [ ] Go to your bank and investment advisor to change the name on all your accounts.
- [ ] Update any insurance documents and mortgage or lease agreements to reflect new name.
- [ ] Notify your HR department of your name change.
- [ ] Don't forget about memberships and subscriptions, bills, passport, and voter registration card.

Budgeting & Finances

You're a team now and your finances should reflect that. Sit down with you spouse and discuss your future, your goals, and your current situation together.

- [ ] Analyze where you both are financially (income, expenses, debt).
- [ ] Establish your monthly budget.
- [ ] Work towards wiping out all debt with the 7 Baby Steps.
- [ ] Determine short term, mid-term, and long term financial goals.
- [ ] Establish a game plan to meet these financial goals.

Goals & Expectations ✓

Communicate with your spouse to keep your financial expectations alligned - in sickness and in health.

- [ ] Decide who and how you'll handle timely bill pay and budget tracking.
- [ ] Schedule a monthly recurring meeting to review budget and current standing with debt.
- [ ] Decide how to manage finances (joint vs. individual accounts).
- [ ] Create a system for maintaining import files and information.

Other Important Items ✓

For additional guideance through the newlywed process, feel free to reach out to our office. We would be happy to walk you through this new financial chapter in your life and get you prepared for the next!

- [ ] Create or update your will to include spouse.
- [ ] Review all insurance policies and make sure they are up to fate with enough coverage (Life, Disability, Medical, Auto, Home/Renters insurance, Identity Theft).
- [ ] Change beneficiary information on banking or investment accounts.
- [ ] Speak with a financial professional for additional guidance with new issues arise.
- [ ] Meet with a tax professional to determine most suitable tax filing status.