



# MONEY MATTERS TO DISCUSS BEFORE MARRIAGE



*It's easier to get to the harder stuff if you start with positive and aspirational kinds of questions:*

- What do you want out of life?
- Where do you see your career going?
- Travel goals?
- When do you want to be able to quit working?
- What does your ideal retirement look like?



This will help you both get on the same page with regard to financial goals.

## ASSETS

- Saving accounts
- Checking accounts
- Investment accounts
- Real estate

## LIABILITIES

- Student loans
- Credit cards
- Vehicle loans



Understanding each others' incomes & debts is important so you can create a realistic budget based on your combined income and expenses.

## TOPICS TO DISCUSS

- How the monthly bills will be paid and by whom
- How much of our income will we save for goals? (i.e. house, retirement)
- How much will we contribute to a rainy day or emergency savings account?
- Do we intend to have children? Will we fund a 529 college savings plan?
- Future financial obligations (i.e. caring for elderly parents)
- Wills, life insurance