

Newlywed's & Money

A how to money guide for
new financial relationships





Confidence for today, freedom for the future.

- ERISA Fiduciary
- Employee Benefit
- No product sales
- Financial Planning
- Investment Advice



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Today We'll Cover

1. Gaining perspective
2. Revealing it all
3. Joining together
4. A common vision
5. The family spending plan
6. The fly in my juice
7. Insuring our future



What is the # 1 things couples fight about?

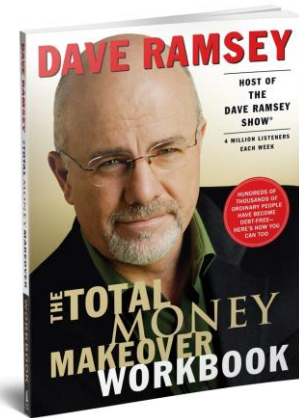
- A. Sex
- B. Money
- C. In-laws
- D. Food



1. Gaining Perspective

What do you think about spending, saving, giving, and debt?

- How does spending money make you feel?
- How does saving money make you feel?
- How does giving make you feel?
- How does debt make you feel?
- Is money good or bad?
- No passing judgement
- No holding back
- Self as couple



2. Revealing It All

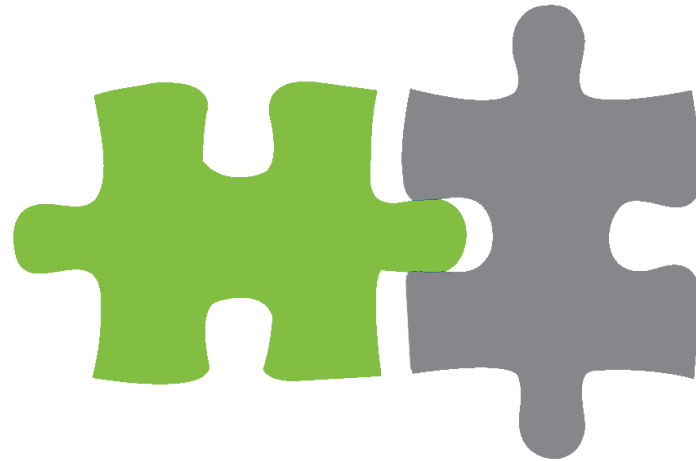
- Expose the numbers
- Good or bad you are in it together

Income /assets	liabilities
income	Student loan
Savings & checking	Credit cards
Cd's from grandma	car loan
Car(s)	Mom & dad
401(k)	
Roth IRA	
Jewelry (rings)	
Other stuff	
	total



3. Joining Together

- Banking Account(s)
- Credit Card(s)
- Health Insurance
- Car Insurance
- Mobile Phone Plans
- **Re-Title Property Ownership Documents:** This applies to homes, cars, or other titled assets (usually these pass to your spouse if something happens to you, but better safe...)
- **Duplicate Accounts/Services:** Do you need two Costco accounts? Two Netflix or Amazon Prime accounts? Consolidate these down so you're not paying for the same thing twice.



4. A Common Vision

This is all about compromise and establishing common goals.

Specific, measurable, actionable,
realistic, time sensitive.

