

YOU'RE GETTING MARRIED.

YOU'VE FOUND
"THE ONE"
YOU PLAN TO
SHARE YOUR
LIFE WITH.

But have you had **"THE TALK"** to make sure you both share compatible financial goals?

1 in 3 newlyweds reported that their spouse's spending habits are different than what they expected.²

7 Questions to Ask Your Fiancé Before Saying "I Do"

1. What is your current level of debt?

Sit down with your fiancé to discuss each of your financial standings such as credit card debt, student loans, etc. Knowing your financial standings will prevent any surprises later on.

2. What is your credit score?

Your fiancé's credit score does not affect yours, but it is an important factor to consider if you plan to open a joint account together in the future.

In a 2016 survey conducted by Experian, 40% of newlyweds nationwide did not know the credit score of their fiancé before marriage²

3. What kind of lifestyle do you see us living, and how much will it cost?

Share your goals and dreams. You are starting a life together that will include major financial decisions. It's important for a healthy marriage to have the same goals.

4. Are you a spender or a saver?

Knowing your partner's spending habits up front can help you plan and establish financial goals. Create a money plan that works for both of you and includes a monthly budget, savings plan and emergency fund.

5. What is your approach toward investing and planning for retirement?

Is your fiancé participating in a 401(k) retirement plan (or similar)? Is he/she a risk taker? Be aware that if an investment fails, your partner shares the repercussions, which will affect your credit as a couple.

6. Should we have a joint account?

Joint finances help you grow as a team to create goals and work together to achieve them. You may prefer to pay all household bills from a joint account, and maintain sole accounts for individual expenses.

Be honest and transparent with each other about all of your spending.

7. Whose responsibility will it be to pay the monthly bills?

One of you may be a more organized person who prefers to take care of the weekly details. Experts recommend couples sit down monthly to review their finances together.

Living within your means is KEY TO FINANCIAL SUCCESS and communication is key to a happy marriage.



After-the-Wedding Checklist:

- Add your new spouse as your beneficiary to your investment plans and insurance policies
- Change your tax withholdings from Single to Married status
- Schedule "Money Dates" once a month to discuss your finances in a comfortable, relaxing setting