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Pre-Marital Checklist for Mr. and Mrs. _____

1. Finances:

- A. Who will work?
- B. Who will pay the bills or how will bills be split?
- C. Will we have a joint checking, separate or both?

2. Insurance:

- A. Car, House, Life, changes to policies – talk to an insurance broker. Who's will you use?
- B. Will – talk to an attorney and begin to draw up a will for your new family.
- C. Health – Who's job will pay for insurance? How much extra will it cost? Check with both companies to see which has a better plan/cost.

3. Shopping and Chores:

- A. Who will do what chores in the house?
- B. Who will cook and who will shop for groceries?
- C. Buying essentials vs. buying for fun? What are your needs and wants?

4. Hobbies/Sports/Private interests:

- A. How much money is needed for each person's hobbies?
- B. How much time will be needed to spend on hobbies?
- C. Does anyone belong to a gym?

5. Travel:

- A. How often will we go on vacation?
- B. Where do we want to go?
- C. Vacation separately (girls/boys weekend), with family, as a couple. How will this look?
- D. Who will pay for vacation expenses or how will they be divided?
- E. How will you be travelling? RV, plane, car, train?

6. Entertainment/Hosting:

- A. How much money do we need for Entertainment monthly?
- B. How often will we have people over for dinners, parties, special occasions?
- C. What will consist of parties, dinners, special occasions – what might they look like?

7. Charity/Causes:

- A. Which charities will you give money to?

- B. Will this be a joint activity or separate?
- C. How much money will be set aside for charity?
- D. How much time will be dedicated to charity purposes?

8. Children:

- A. Will you have them?
- B. How soon after marriage?
- C. If yes, will they be biological, surrogate, adopted, fostered?
- D. If you have them already who will live where?
- E. If you do have them who will work and who will raise the children?
- F. How many will you have?
- G. Who will babysit the children?
- H. How much time will children spend with extended family?
- I. Where will children attend or receive religious/spiritual instruction?
- J. Where will they attend school? Private, public, in-home?
- K. What are your expectations as to parenting philosophy/opinions?

9. Where will we live?

- A. What type of neighborhood?
- B. House, Apartment, Condo, Trailer, rent or own?
- C. How large will it be?
- D. Where would you live ideally in the future?
- E. Who will live in the house?
- F. What are expectations for home decorating? What will go where? How often will you be remodeling?

10. Family:

- A. How much time will be spent with each side?
- B. How will you divide time over the holiday?
- C. How will you deal with conflicts in the family?

11. Vehicles:

- A. What will you drive? Who will drive what?
- B. What are you hoping to purchase in the future? (i.e., cars, motorcycles, RV, boats, other sporting equipment).

12. Religion:

- A. Who is practicing what?
- B. How much time will be devoted to ritual, reading, lectures, meetings, and other religious events?
- C. If mixed beliefs, how do you handle this with the extended family?
- D. How much money will be given to religion?

13. Lifestyle:

- A. Are you going to be green, save your carbon footprint, religious, frugal...?

- B. How will you organize your lifestyle?
- C. If this differs from family, how will you handle their concerns?

14. Sex and Relationship:

- A. What are your expectations?
- B. What will be different after marriage?
- C. Communication in the bedroom.
- D. What does the evening look like? (for example: do you read in bed for an hour? Does one person read?)
- E. Rules about night time conversations and arguments.

15. Spouse Education/Training:

- A. Will anyone or both be returning to college, night school, occupational training?
- B. How much will be needed for this?
- C. When will it happen?

16. Communication:

- A. How often will you revisit finances?
- B. How often will you revisit this checklist?

17. Goals:

- A. Create a 1 year, 5 year, and 10 year goal sheet for the family.

Family Budget for Mr. and Mrs. _____

Spouse 1: \$ _____ Spouse 2: \$ _____

Total Family Budget: \$ _____

Monthly Bills:

Rent/Mortgage*: \$ _____

Insurance: \$ _____

Groceries: \$ _____

Credit Card (s): \$ _____

Clothing: \$ _____

Entertainment: \$ _____

Gas/Oil/Repairs: \$ _____

Utilities: \$ _____

Water/Sewage: \$ _____

Charity/Causes: \$ _____

Religion/Spirituality: \$ _____

Hobbies/Sports/Interests: \$ _____

Savings: \$ _____

Total Monthly Bills: \$ _____

Net Income: \$ _____

*Rent/Mortgage: make sure to include homeowner's association costs, mortgage insurance, taxes, etc...

If you are planning to pay things separately or divide up, continue to create a joint monthly budget so that you are both aware of finances and are making sure it is equal based on money coming in by each person. If one person makes less, they should be paying less. It would be good to copy this page and do one for each spouse in regards to clothing, credit cards, hobbies, and other individual expenses before bringing together.