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## Just Married? It's Time to Talk Money

Have you and your new spouse talked about money? The wedding and honeymoon is a whirlwind of excitement, but as you settle into married life, it is important to be on the same page when it comes to your finances

- 1. Have the money talk.** Talking about money can be hard, but it is a necessary conversation for married couples. Have a conversation early on in your partnership about your incomes, debts and spending habits. Do you have similar or conflicting views on money? How will you both work toward shared financial goals?
- 2. Decide on joint or separate accounts.** There is no one right way to manage your finances as a married couple. Decide together if you want to completely merge your finances, keep separate accounts or take a hybrid approach.
- 3. Update your beneficiaries.** It is a good time to add your spouse as a beneficiary to your accounts, such as life insurance and retirement accounts.
- 4. Build a budget together.** As you gain a clearer picture of how you each approach money, you can work on building a budget together. How much of your income is needed

to cover necessary expenses? How much do you want to save? What does your budget for travel, hobbies and entertainment look like?

**5. Plan for the future.** Open and honest conversations about money can help married couples set themselves up for long-term financial success. Picture your future together and start building a financial plan to get there. When do you want to start a family? Buy a house? How will you save for your kids' education and your retirement?

While you will do a lot of the financial planning work as a couple, having expert financial input can help you build your future together. If you have any questions about how to get started, get in touch today.

***Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.***



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