



LOVE & MARRIAGE

OH AND MONEY TOO

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LOGISTICS

- Will you have joint accounts?
- How will you split the bills?
- Will you use credit cards to pay for monthly expenses? If so, whose card will you use or will you each use your own?

BUDGETS & SPENDING

- How much money are you comfortable spending without clearing it with each other? If this number isn't the same, what is a number you can both live with?
- How will you come about your budget? Will you use an online solution, spreadsheets, envelopes?
- How will you handle discretionary income?
- Who will take the helm with the finances? Or will it be a joint effort?

SAVING

- How much money are you comfortable having in cash?
- How will you save for an emergency fund?
- How will you save for other goals like vacations or other big ticket items?
- How will you decide what you contribute to retirement account?

DEBT & CREDIT CARDS

- What debt do you each have?
- How will you tackle debt brought to the marriage?
- How much (if any) debt are you comfortable having?



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LIFESTYLE

- What kind of honeymoon do you want?
- What is a reasonable amount of money to spend on a honeymoon?
- How many vacations do you want to go on each year?
- What do these vacations look like?
- How often do you want to dine out?
- What other things would you like from life?

KIDS

- Will you have kids? If so, how many?
- Will one of you stay home when they are young?
- If you have children, will you save for their college?
- If one of you stays home, you should research how this will impact your emotional well being and discuss what you each expect from the other.
- Bonus, you can read my blog piece about that, titled [Your Comprehensive List On Staying Home](#).