FINANCIAL CONVERSATIONS
BEFORE YOU SAY “I DO”
COMMUNICATE YOUR DREAMS

- Be Dream Partners
- Find Inspiration
- Set Goals
- Encourage One Another
WHAT ARE YOUR DREAMS?
DISCUSS YOUR FINANCES
IMPORTANT FINANCIAL CONVERSATIONS

- Do either of you have insurance?
- Who is the beneficiary currently on your policies and accounts?
- Will you be combining your assets after marriage?
- Do you plan to make major purchases?
- Do you plan to rent or buy a home?
- Do you plan to have children?
- Do you know your credit scores?
- Do you know how much debt you have, and do you have a plan to manage it?
- Are you contributing to your retirement plans at work?
SAVINGS IS KEY

Emergency Fund
Protection Solutions
Big Ticket Items
Retirement
Caring for Family
CREATE A SPENDING PLAN

- Track spending
- Manage debt
- Curb impulse purchases
- Find ways to save more
MANAGING DEBT

Make managing debt a high priority:

- Reduce debt or credit card with the highest interest rate first
- Consolidate debt where possible
- Avoid incurring unnecessary debt
# LIFE STAGES CONCERNS

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PROPERTY AND CASUALTY INSURANCE

- Automobile insurance
- Homeowner’s insurance
- Umbrella policy
MEDICAL INSURANCE
BEST OF LUCK TO YOU BOTH
QUESTIONS?
IMPORTANT INFORMATION

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