

A Postnuptial Financial To-Do List

This checklist highlights essential tasks, and those often overlooked, to help newlyweds start their financial future out on the right foot. For more tips on how to begin the financial conversation as newlyweds, read [Getting Married? How to Plan Your Financial Future Together](#).

- Change your name on your financial accounts. Add your spouse's name where necessary.
 - Investments
 - Social Security Card
 - Credit Cards
 - Employer Records
 - Bank Accounts
 - Home or Renter's Insurance
 - Car Insurance
 - Emergency Contacts

- Update W-4 forms with marital status withholding allowances and determine whether to file a joint or single tax return.
- Create a will to address wishes regarding distribution of assets and property.
- Designate a power of attorney to oversee medical decisions if an emergency arises.
- Create an estate plan and name the proper beneficiaries.
- Update beneficiary designations on investment accounts and wills.
- Explore disability and life insurance plans to replace lost income and remove the burden of debt in preparation for an unexpected event. Seek choices offered through your employer or companies offering coverage.
- Compare employer health insurance plans. Choose the most beneficial plan and determine if the other plan might supplement your coverage.
- Max out your contribution to employer-sponsored 401k or 403b accounts to take full advantage of a company match. Consider other workplace savings accounts that may offer tax deductions. If these plans aren't offered, open an IRA or keep contributing to your existing IRA.