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Checklist: Steps to Take When You're Getting Married



By completing these steps, newly married couples can ensure they start their journey together on a strong foundation, both financially and legally. You can store digital versions of important information on [Trustworthy](#) to ensure both you and your spouse have quick access to it when it's needed.

Update Personal Information

- Change your last name (if applicable) on your Social Security card, driver's license, passport, and other identification.
- Update your marital status and name (if applicable) with your employer, bank, insurance companies, and other institutions.
- Notify the post office of any address changes.
- Update your beneficiaries on financial accounts, life insurance policies, and retirement plans.

Review and Update Legal Documents

- [Update or create a will](#) to reflect your new marital status.
- Review or establish powers of attorney and healthcare directives.

Merge Financial Accounts

- Decide whether to combine bank accounts or keep them separate.
- Add your spouse to your accounts or open joint accounts as needed.
- Review and adjust direct deposits and automatic payments.

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Set Financial Goals and Budgets

- Discuss and set joint financial goals (e.g., buying a home, saving for vacations, retirement planning).
 - Create a combined budget to manage household expenses and track spending.
 - Establish an emergency fund if you haven't already.
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Review Insurance Policies

- Compare and consolidate health insurance plans, if applicable, to choose the best coverage.
 - Update auto, renters, and homeowners insurance policies to reflect marital status.
 - Consider adding or increasing life insurance coverage.
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Update Tax Information

- Notify the IRS and your state tax agency of your marriage.
 - Adjust your withholding status on your W-4 form with your employer.
 - Determine if [filing jointly or separately](#) is more beneficial for your tax situation.
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Consolidate Debts and Loans

- Review all outstanding debts and loans (student loans, credit cards, etc.).
 - Decide if you want to consolidate or keep debts separate.
 - Create a plan to pay off high-interest debts together.
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Review Employee Benefits

- Check for changes in eligibility for benefits such as health insurance, dental insurance, and retirement plans.
- Update your employer with any changes to your marital status.
- Take advantage of spousal benefits, such as family health coverage.

Organize Important Documents

- Create a digital or physical filing system for important documents (marriage certificate, insurance policies, tax documents, etc.).
 - Consider using a secure digital vault like Trustworthy to store and manage essential information.
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Plan for the Future

- Discuss future plans such as family planning, buying a house, or relocating.
 - Consider consulting with a financial planner for long-term financial strategies.
 - Start or update your [retirement savings strategy](#).
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Update Emergency Contacts

- Ensure all relevant organizations (work, school, medical offices) have updated emergency contact information.
 - Discuss emergency preparedness and create or update [an emergency plan](#).
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Related Reading

[A Step-by-Step Guide to How to Get Married](#) →

[Filing Taxes as a Married Couple Living Separately: What to Know](#) →

[Getting Engaged: Tips for Making the Most of Your Special Moment](#) →