

Checklist: Couple's Guide to Finances & Investing

| | Goal/Attribute | Plan of Action/ Who will Lead? | Check when complete |
|----------------------|---|-----------------------------------|---------------------------|
| Communication | 1. Dedicate a time to discuss finances with your partner | | <input type="checkbox"/> |
| | 2. Become familiar with all outstanding loans/debts | | <input type="checkbox"/> |
| | 3. Discuss goals for the future (e.g., buy a home, have children, move abroad, etc.) | | <input type="checkbox"/> |
| | 4. Determine beneficiaries for current and future assets (Set up a will and/or power of attorney) | | <input type="checkbox"/> |
| | 5. Set a monthly household budget | | <input type="checkbox"/> |
| Saving | 6. Designate the purpose of and rules around joint and/or individual accounts | | <input type="checkbox"/> |
| | 7. Decide on an appropriate emergency fund (can start by estimating 3-6 months of expenses) | | <input type="checkbox"/> |
| Investing | 8. Decide whether you prefer to handle your own investments or consult a financial advisor | | <input type="checkbox"/> |
| | 9. How much risk are you willing to take on and can you afford those risks? (Are you willing to see your investment value decrease temporarily and still stick to the plan?) | | <input type="checkbox"/> |
| | 10. Set an investment and contribution plan for each goal you agreed on earlier (Who will contribute, how much, how often, to which account?) | | <input type="checkbox"/> |
| | 11. Designate a Trusted Contact Person for each investment account | | <input type="checkbox"/> |