

# Estate checklist for a couple



## 1. Advance Medical Directive

Client	Agents: Medical/DPA	Mailed To: (keep track of who has copies)
Husband	1. 2. 3.	
Wife	1. 2. 3.	

## 2. Trust & Wills --Always Keep a Copy!

Guardians: Children/Pets	Trustees: for Trust	Executors: for Will	
		Husband	Wife
1.	1.		
2.	2.		
3.	3.		
4.	4.		

### 3. Inventory

	Asset Item	Location	Owner	Value
Life Insurance				
Retirement				
House				
Autos				
Furnishings				
Stocks, Funds, Accounts				

	Account #, Phone #, Agent Special Instruct.	Any Debt
Life Insurance		
Retirement		
House		
Autos		
Furnishings		
Stocks, Funds, Accounts		

# MY EXPECTATIONS AND CONTRIBUTIONS

*Who will be responsible for the tasks listed below? If you expect to share the task, be specific as to how to share (rotating daily, weekly, monthly, or working together at the same time, etc.) Add tasks that are missing and skip any that don't apply. Complete this chart individually, without your partner. That way it will be completed honestly, without the influence of your partner's expectations. You'll compare with your partner later.*

Tasks	His Responsibility	Her Responsibility	Our Shared Responsibility
Family Life			
What will be your married name?			
How often and which religious services and events do you expect to attend together? Alone?			
What commitments to community/ volunteer organizations do each of you intend to maintain?			
Which meals will be eaten together at home?			
How often do you expect to have sex?			
Are extra-marital affairs acceptable?			
How often will you take vacations together? Alone?			

## Child Raising

Tasks	His Responsibility	Her Responsibility	Our Shared Responsibility
Child Care			
Staying home with sick children			
Changing diapers			
Preparing bottles and meals			
Making and taking to pediatric appointments			
Getting up for a crying baby			
Religious upbringing: Which religion and how strict?			
What will be the last name of your children?			
Helping with and monitoring homework			
Buying and choosing toys			

## Ten Financial Questions to Ask

This worksheet is designed to enable each of you to “lay your cards on the table” and begin a dialogue that should start before and continue throughout your marriage. Write out the answers to the questions separately and honestly. Write examples to illustrate what you mean.

After each of you has answered the questions individually, make a date and have a conversation. Keep the conversation going and enlighten each other before the ceremony! Ongoing talks about how money will be spent, shared, and saved will make your marriage stronger.

1. Are you willing to put assets and/or accounts in joint names?

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2. Will you maintain any separate assets and/ or accounts?

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3. What is the maximum amount of money either of you will spend without discussion or agreement from the other?

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4. Do you have children from a prior relationship? How will the children impact your current relationship? Do you pay or receive child support?

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5. Who do you think is better at managing money? Why? How will the children impact your current relationship? Do you pay or receive child support?

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6. Will you be making any large purchases in the next two years? (Buying a new car, a new roof, a computer, taking a vacation, etc...)

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7. When did you last review your credit report? Are you going to keep liabilities separate? Open joint charge accounts? Close charge accounts?

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8. Are you planning a career change or additional education?

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9. Are you planning to pay for your children's college (Or other schooling?)

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10. How will you file income taxes? Are you prepared to assume "joint and several" liability for each other?

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TYPE OF EXPENSE

MONTHLY

ANNUAL

Housing (Rent or Mortgage)		
Property Taxes		
Property Insurance		
Utilities (i.e. Garbage, Gas, Electric, Fuel, Water, Cable)		
Property Maintenance (Gardening, Housekeeping, Pool, Security)		
Unreimbursed Medical & Dental (i.e. Vision, Counseling, Orthodontia)		
Child Related Expenses (Allowance, Lessons, Clubs, Child Care)		
Food and Household Supplies		
Meals Out (School Lunches, Business, Social, Dining Out)		
Telephone (Standard, Long Distance, Cellular)		
Laundry (Supplies, Dry Cleaning)		
Clothing (Children's Personal, Alterations, Shoes, Repairs)		
Insurance (General Liability, Life, Disability, Umbrella)		
Education (Children's, Tuition, Books, Tutoring, Parking)		
Entertainment (Weekends, Theater, Concerts, Movies, Vacations, Club Memberships, Video rentals, Sports)		
Transportation and Auto (Public, Gas, Tires, Oil, Repairs, Insurance, Registration, Washing, Parking)		
Installment Payments		
Incidentals (Cigarettes, Cosmetics, Hair, Contributions, Subscriptions, Gifts, Dues, Postage, Film)		
Other: Accountant, Safe Deposit Box, Legal Fees, One-time Expenses, (New Roof, Car, Computer)		
<b>Total Expenses</b>		