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| **THE DIVORCE-PROOF FINANCIAL CHECKLIST** | | |
| **12 ESSENTIAL ISSUES TO DISCUSS WITH YOUR FIANCE** | | |
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| 1 | **PREVIOUS MARRIAGES**  If you have ever been married before, are you now legally divorced? Do you have an annulment or proof of divorce to show for it? | □ |
| **2** | **MARRIAGE PLANNING**  What does an ideal marriage look like to you? How does it fit in with your career goals, your ideal family, your financial plan, & the kind of life you want to lead? | □ |
| **3** | **PRENUPTIAL PLANNING**  Should we sign a prenuptial agreement? Who will legally own our respective property if we get divorced? | □ |
| **4** | **BUDGET MANAGEMENT**  What is our savings plan going to be? What will our monthly budget look like? | □ |
| **5** | **FINANCIAL HISTORY**  Do you have any student loans or credit card debts to pay off? What is your credit rating & have you ever filed for bankruptcy? | □ |
| **6** | **PERSONAL ASSETS**  What personal assets & property do you own? What will you inherit from your family & will that be kept in your name alone? | □ |
| **7** | **FINANCIAL DUTIES**  Will we keep our finances separate or join them together (bank accounts, savings, accounts, credit cards, mortgage, etc.)? | □ |
| **8** | **BILLS & TAXES**  How will we file our tax returns? Who will be responsible for which bill, & how will we manage our personal finances? | □ |
| **9** | **INSURANCE & MORTGAGE**  What health, life & home insurance do we need, & how will we pay for it? How are we going to pay our mortgage? | □ |
| **10** | **FAMILY PLANNING**  How many children would you like to have? Will one of us need to take a break from work in order to raise our children? How will we save for their college tuition? | □ |
| **11** | **FUTURE PLANNING**  Do you have a pension plan, & how do you want to spend your retirement? Have you written an estate plan & a will? | □ |
| **12** | **OTHER FAMILY CONSIDERATIONS**  Do you have children from a previous marriage? If so, how will your property be shared between myself & children from your previous marriage? | □ |