



COUPLES checklist

There is a lot to think about when two become one – from combining accounts to sorting out debt. The items below are the most common things that you might consider as you prepare to make decisions as a couple!

Prospera[®] Offered Services

-  Basic financial services - open joint checking and savings account (refer your significant other to combine accounts at Prospera and you both get \$25; ask for details) and set up online services
-  Set up a monthly budget or revise current budget for joint expenses - complete Prospera Budgeting Worksheet (available in hardcopy and/or online in electronic format)
-  Understand joint credit and build credit rating - reference document *Understanding Your FICO[®] Score* (available in hardcopy and/or online in electronic format)
-  Determine other financial service needs - online services, auto loan, home loan, credit card, debt consolidation, additional savings accounts such as holiday club savings and/or savings for future auto, home, etc
-  If you have not already, consider a plan for future saving and investing and/or review plan for your combined investments - free financial check up with Prospera Investment Services

Other Items for Your Consideration

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|  Plan for combining incomes - will you both work full-time or will one work part-time, etc |  Plan for other expenses such as entertainment |
|  If you both work, choose the best employer health insurance and other employee benefits |  Payment plan for your combined debt |
|  Remember to update beneficiaries on employer and other forms |  Review and/or combine auto insurance |
|  Plan for transportation - buying versus leasing, one car versus two, etc |  Purchase of additional life insurance - beyond what is offered by your employer(s) |
|  Plan for living space - buying versus renting, combining homes, etc |  Plan for tax preparation - will you use a professional or do it yourself (DIY) |
| |  Develop a will with legal assistance |

For items not directly offered by Prospera Credit Union, please visit myprospera.com/lifestage for a list of helpful resources. (We will add additional resources and local referrals as they come to our attention. Do you know of a great resource or local referral? Let us know and we'll see if we can add it!)

Membership eligibility requirement.



Investment service options provided by Prospera Investment Services.
 Securities offered through LPL Financial, Member FINRA/SIPC.
 Insurance products offered through LPL Financial or its licensed affiliates.

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| Not NCUA Insured | No Credit Union Guarantee | May Lose Value |
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