

The Just-Married Money Plan: The Money Moves

**17 Steps for Newlyweds to
Build Wealth Together**

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Money Moves: Step 1

Today

- Schedule a 60 to 90-minute money conversation in a neutral setting and add it to your shared calendar
- Draft simple ground rules for money conversations (listen first, no blame, pause word) and save them in a shared note
- Each partner writes down their top three money values and one money worry; share and compare
- Choose a simple agenda for the first talk (values → current stress points → top three goals → next small step)
- Decide on a time-out signal and how you will pause and resume if emotions run high

This Month

- Hold your first money conversation and capture decisions, open questions, and to-dos in a shared note or spreadsheet
- Set a recurring monthly money date and a quarterly “bigger-picture” check-in on your shared calendar
- Create one shared “Money Minutes” hub (folder or app) where you store notes, tasks, and key references
- Agree on how you will handle off-topic items during talks by parking them on a simple list to revisit later

Annually

- Schedule an annual money retreat (two to three hours) to revisit your values, goals, and money-talk ground rules
- Review what has worked and what has not about your money conversations; adjust cadence, agendas, and rules
- Reaffirm how you will handle sensitive topics together, such as income changes, past mistakes, or extended-family money requests

Money Moves: Step 2

Today

- Review the last three months of bank and card transactions; label each transaction as spontaneous or planned and note your top three spending patterns, such as spending more on convenience when tired, overspending around birthdays and holidays, or falling off track during travel.
- Calculate your household savings rate and the percentage of net income going to discretionary spending.
- Each partner completes a reputable money-personality quiz and writes a one-sentence summary of their main tendencies.
- Each partner lists three money strengths and three hot buttons (triggers) and shares one formative money story.
- Share each partner's credit-score range, any bankruptcy history, and any significant debt concerns; note which items need follow-up in Step 3, Step 8, or Step 9.
- Share each partner's full earnings history, discuss income expectations for the next few years, and agree on a baseline for any variable income.

This Month

- Draft your Couple Money Charter (values, roles, guardrails, and fun-money rules) and save it in a shared note or folder
- Create a short Frictions List of recurring triggers from upbringing or past experiences and agree on a calm response script for each.
- Define privacy boundaries (what stays private, what is shared) and how you will share access to accounts and passwords safely.
- Capture differences in risk comfort (debt, investing, job changes) in a one-page Risk Profile you can reference in later steps.

Annually

- Revisit and update your Couple Money Charter after major life events or at least once a year.
- Hold a two- to three-hour money retreat to reset goals and revise roles; rotate task owners if needed.
- Review fun-money amounts, guardrails, and your Frictions List.
- Celebrate wins (net-worth growth, debt paid) and choose one meaningful joint splurge aligned with your values.

Money Moves: Step 3

Today

- Create a one-page inventory of all assets (cash, investments, retirement accounts, HSAs/FSAs, 529s, real estate, vehicles, business equity) and all debts (credit cards, loans, lines of credit) with current balances and interest rates.
- Calculate your current net worth (total assets minus total debts) and write the number with today's date at the top of the inventory.
- Build a simple debt tracker listing each loan's balance, APR, minimum payment, and whether it is secured or unsecured.
- Compute your back-end debt-to-income (DTI) ratio (total monthly debt payments \div gross monthly income) and note whether it is below, near, or above 36%.
- Pull both spouses' credit reports, note any errors or negative marks, and save detailed credit-building decisions for Step 9.

This Month

- Label each account in the inventory as joint, separate, or premarital, and record whose name is on the title for each.
- Group debts into "high-priority" and "low-priority" buckets based on APR, variable rates, and risk, so you know which balances you will want to attack first.
- Map all income sources (jobs, side gigs, rentals, benefits) and calculate your typical monthly net income, flagging variable sources.
- Set up a shared spreadsheet or app tab to track net worth and DTI over time, with quarters across the top and key metrics (assets, debts, net worth, DTI) down the side.
- Decide whether to implement a credit freeze, fraud alert, or prescreen opt-out to protect your identity.

Annually (January)

- Update every balance in your inventory once a year, recalculate net worth and DTI, and compare the new numbers to last year's starting point.
- Refresh the inventory after major life changes (job change, home purchase, new baby, inheritance, relocation) and note how they affect your breathing room and flexibility.
- Review titles and ownership for premarital assets, inheritances, and business interests; confirm documentation and account structure; keep separate property separate where needed.

Money Moves: Step 4

Today

- Complete a cash-in, cash-out worksheet listing all income sources and every fixed obligation, so you know your true monthly margin.
- Categorize the last three months of transactions into essentials, variable basics, obligations, and extras, then total each group.
- Select one budgeting method to test for 90 days and assign clear dollar caps to each major category.
- Choose one shared tracking system, connect all relevant accounts, and activate transaction alerts.
- Establish fun-money limits for each partner and set a written pause rule for purchases above a set threshold (such as \$100)

This Month

- Finalize a one-page working budget with monthly caps and a built-in buffer for irregular weeks.
- Create at least three sinking funds and automate monthly transfers into each.
- If income varies, define your floor, target, and overflow plans in writing and agree on surplus priorities.
- Run the IRS Tax Withholding Estimator and confirm that your tax line in the budget reflects your current withholding.
- Hold a structured 30-minute budget meeting to review performance, document category adjustments, and identify any repeating overspending patterns.

Annually

- Conduct a full budget reset in the fall to update category caps, savings targets, and spending thresholds for the coming year.
- Review all subscriptions and recurring charges and cancel any that no longer align with your stated priorities.
- Recalculate your sinking-fund targets based on the prior year's actual irregular expenses.
- Revisit your floor, target, and overflow plans if income patterns or career structures have changed.
- Confirm tax withholding, major fixed expenses, and security settings (shared access, password management, multi-factor authentication) to ensure your system remains aligned and protected.

Money Moves: Step 5

Today

- Choose your banking system (joint, separate, or hybrid) and write one to two sentences about why it fits both of you.
- List all shared essentials and total the monthly cost (housing, utilities, groceries, childcare, insurance, minimum debt payments).
- Decide how you will split shared essentials (50/50, proportional to income, or another formula) and write down the percentages.
- Decide which accounts each of you will keep separate for autonomy (if any) and what must always run through joint accounts.

This Month

- Open or rename the accounts needed for your model (joint checking, joint savings for goals, and any personal “fun” accounts).
- Sketch a simple flow diagram showing where each paycheck goes, and run a trial month to confirm the system works smoothly.
- Set up automatic transfers on each payday so shared essentials and savings are funded before discretionary spending.
- Give each partner appropriate access (view or transact) to shared accounts and store routing/account numbers in a secure shared place.
- If one partner has lower credit, choose a credit-building strategy such as adding them as an authorized user or opening a secured card.

Annually

- Hold a “method audit” to ask whether your banking model still works or needs simplifying, consolidating, or new rules.
- After raises, job changes, or parental leave, recalculate each partner’s contribution share and update payroll direct deposits.
- Review your bank list for low-use accounts to close and confirm balances stay within FDIC/NCUA insurance limits.
- Revisit privacy boundaries and spending thresholds to ensure they still feel fair and reduce friction for both partners.
- If one partner becomes a stay-at-home parent, set up a spousal IRA to continue building retirement savings in both names.

Money Moves: Step 6

Today

- List your actual “essential” monthly expenses (housing, utilities, groceries, insurance, minimum debt payments) and total the amount.
- Choose your emergency fund target (three to six months of essentials, or consider nine to 12 months if income is variable) and write the dollar goal.
- Open or relabel a dedicated FDIC/NCUA-insured high-yield savings or money-market deposit account named “Emergency Fund,” with access for both spouses.
- Create 2 to 4 named savings accounts for top non-emergency goals (for example, “Down Payment,” “Travel,” “Tuition”) in your bank or budgeting tool.

This Month

- Move existing cash reserves into the new structure: Keep either totality in one account, or separate amounts in a tiered structure.
- Set up automatic transfers or paycheck split deposits so a fixed amount or percentage is deposited in the emergency fund and each goal account every payday.
- Confirm that both spouses know where the emergency fund is held, how to access it, and what qualifies as an emergency.
- Run a small “fire drill” by moving a test amount out of the emergency fund and back; note how long it takes and any hurdles.

Annually

- Recalculate essential monthly expenses and resize the emergency fund target if costs have changed by 10 percent or more.
- After raises or income drops, review automatic transfers and adjust contributions by at least a small dollar amount.
- Confirm that emergency and goal accounts still offer reasonable rates, quick access, federal insurance where applicable, and current beneficiaries and login recovery details.

Money Moves: Step 7

Today

- List who handles each day-to-day task (paying bills, reviewing cards for errors or unusual charges, updating the budget, moving money to savings) and assign a backup for every task.
- Log into every core account together (checking, savings, cards, loans, main utilities), enable multi-factor authentication, and confirm both partners can see balances, move money, and pay bills.
- Review autopay settings for fixed bills and credit cards; set drafts at least two business days before due dates and keep a small bill-pay buffer in checking.
- Pick a recurring weekly 20 to 30-minute money check-in time; add it to your shared calendar with a simple standing agenda in your shared notes.
- Connect your accounts to your preferred budgeting app or spreadsheet dashboard and confirm new transactions are flowing in correctly.

This Month

- Build a one-page money cheat sheet (accounts, due dates, autopays, approval limit, key contacts) and store it in your password manager and a printed copy in a safe place.
- Map your bill due dates against your payday, then adjust due dates where helpful so most bills are drafted soon after income arrives.
- Create a small incidentals fund or refillable debit card for routine surprises, such as a minor repair, school expense, or last-minute household need, and agree on how you will refill it after use.

Annually

- During a monthly money conversation, schedule a 60-minute systems check: review autopays, bill timing, alerts, subscriptions, and your incidentals buffer; close or cancel anything you no longer need.
- Refresh your “who does what” list and approval limit; rebalance roles if one partner feels overloaded or work schedules have shifted.
- Update the money cheat sheet, password-manager entries, and emergency instructions so either partner could run the household finances solo for 30 days if needed.

Money Moves: Step 8

Today

- Use statements and your free credit reports to list every debt (creditor, balance, interest, minimum payment, and if it is secured).
- Mark red-flag balances (high-interest cards, past-due accounts, collections, variable-rate loans, and any co-signed debts).
- Choose your primary payoff approach together (avalanche, snowball, or a hybrid) and pick your first target balance.
- Set up a shared payoff tracker (spreadsheet or app) with starting balances, your monthly extra-payment amount, a target debt-free date, and small milestones.

This Month

- Turn on autopay for all minimum payments and one automatic extra payment directed to your current target debt; line up draft dates with paydays.
- Complete at least one interest-rate improvement: negotiate a lower APR, use a well-planned 0% balance-transfer offer, or refinance to a lower fixed-rate loan you understand.
- For student loans, run the federal Loan Simulator together, choose an income-driven plan and filing status strategy, and note recertification or consolidation deadlines.
- For any joint or co-signed debts, agree who is responsible for what, route payments through the right account, and confirm that your existing term life and disability coverage would be enough to clear those balances if something happened.
- Set up bank account low-balance alerts and high-balance alerts on your credit cards to protect your cash flow and credit utilization.

Annually

- Each quarter, update your tracker, redirect the extra payment to the next target as balances fall.
- Once a year, re-shop refinance or balance-transfer options, re-run the Loan Simulator for student loans, and confirm your payoff plan still fits your income, risk comfort, and goals.
- Pull year-end credit reports, check that all debts and limits are reporting correctly, and see whether your numbers are moving you closer to the next big goal (such as qualifying for a mortgage).
- If you have gone several quarters with little progress or are struggling to make minimums, schedule a session with a reputable nonprofit credit counselor or bankruptcy attorney.

Money Moves: Step 9

Today

- Pull both spouses' credit reports from AnnualCreditReport.com. List every tradeline, limit, balance, and status. Flag any errors.
- Calculate current utilization for each card and overall. Compare the results to the 30% (short-term) and 10% (long-term) targets.
- If one partner's score is lower, choose a plan: authorized-user status on a well-managed, low-utilization card or a starter account in their own name.
- Ask your landlord or property manager if rent has already been reported. If not, compile a list of rent and utility reporting services, and note their costs and the bureaus they report to.

This Month

- Make the payments necessary to reduce all revolving credit card balances below 30% utilization; establish a follow-up plan to decrease overall utilization toward 10%.
- On never-late cards, request reasonable credit limit increases (soft pull when possible) to lower utilization without opening new accounts.
- If your credit file is thin, open exactly one starter product that reports to all three bureaus. For a secured card, place one small recurring bill on it and pay in full each month. For a credit-builder loan, make the fixed monthly payment from your own bank account on time.
- Enroll in a rent or utility reporting program if it is cost-effective; verify which bureaus receive the data and how missed payments are managed.
- Consider opting out of prescreened credit and insurance offers at OptOutPrescreen.com to reduce your data exposure and temptation.

Annually (and Before Big Loans)

- Stagger full credit report pulls three times a year (for example, January, May, September) and update your one-page credit snapshot; save confirmations and dispute outcomes.
- Six to twelve months before applying for a mortgage or auto loan, aim for a utilization rate under 10%, avoid opening new accounts, and resolve any remaining errors or late-payment risks.
- Review each card and loan annually: maintain long-standing, no-fee, high-limit accounts; only downgrade or close products after assessing the impact on utilization and credit age.

Money Moves: Step 10

Today

- Enroll in your workplace retirement plan and contribute enough to receive the full employer match.
- Set up automatic contributions to your 401(k), 403(b), 457(b), and IRAs each payday; enable at least a 1% annual auto-escalation if your plan offers it.
- Open or confirm an IRA for each spouse and select Roth or traditional based on your current versus anticipated future tax bracket.
- If you are eligible for an HSA, open a health savings account and choose an investment option for the money you plan to keep invested long-term.

This Month

- Use a retirement calculator to estimate how much you need to save and set a household target savings rate (aim for at least 15% of gross income, including any match).
- Select a default investment for each account, such as a target-date fund or a straightforward three-fund index mix, and verify that the total fees remain low.
- Map your asset location: keep tax-inefficient holdings such as bonds and REITs in accounts with special tax benefits when possible, and use broad-market index funds in taxable accounts.
- Decide whether you want real estate exposure (through direct property, REIT index fund, or both) and estimate a rough target percentage for your overall portfolio.

Annually

- Schedule an annual retirement review to rebalance your portfolio if any holding significantly deviates from its target and to ensure your risk level remains suitable.
- Increase your savings rate when income rises and, if possible, move closer to maxing out accounts in priority order (employer match → HSA if eligible → workplace plan → IRA → taxable investing)
- Review and update beneficiaries on retirement accounts and HSAs, ensuring they align with your estate and insurance plans.
- If either spouse is age 50 or older, confirm that catch-up contributions are being used where appropriate.

Money Moves: Step 11

Today

- Assess married-filing-jointly versus married-filing-separately projections (utilizing tax software or a tax professional) and choose the option with the lower total tax and better credit access.
- Use the IRS Tax Withholding Estimator and submit updated W-4s (and state equivalents) for both spouses to target a small refund or modest balance due.
- Confirm workplace benefits: check 401(k)/403(b)/457(b), HSA, FSA, and dependent-care FSA elections against your income and goals.
- Create a shared “[Tax Year] Taxes” folder (cloud + optional paper) and include last year’s return, current pay stubs, and a list of key deadlines.

This Month

- Make a one-page credits and deductions map list, which items you might qualify for this year, and note any income or filing-status limits to watch.
- If you have side-gig or rental income, estimate quarterly payments and calendar those due dates; keep business income and expenses in a dedicated account.
- If you expect to owe, adjust withholding or estimates now and, if needed, research IRS payment plan options.

Annually

- Schedule a tax checkup in September or October using year-to-date numbers, either with a CPA/EA or reputable software, to readjust withholding, estimates, and savings before year-end.
- Review last year’s refund or balance due and update W-4s, estimated payments, and retirement or HSA contributions.
- Scan for life changes that affect taxes (marriage, baby, school enrollment, home purchase or sale, business change, etc.) and list which credits, deductions, or strategies you need to revisit.
- Purge and archive: keep routine tax records at least three years and major basis, real-estate, and retirement documents indefinitely, and make sure both spouses know how to find the full tax file.

Money Moves: Step 12

Today

- Make a master list of every policy and benefit for both spouses (health, dental, vision, life, disability, renters or homeowners, auto, umbrella, and any long-term care or supplemental plans) and store it in your shared folder.
- For each health, dental, and vision option, jot down who is covered, the deductible, and the out-of-pocket maximum so you can compare plans on more than just the premium.
- Update primary and contingent beneficiaries on workplace life insurance, individual policies, 401(k)/403(b), IRAs, and HSAs so payouts go where you intend after the wedding.

This Month

- Use your special-enrollment window to decide whether to combine on one health plan or keep separate employer plans, based on total expected costs and networks rather than premiums alone.
- Set HSA and FSA contributions for the year, coordinating between spouses so you avoid conflicts (like mixing an HSA with the wrong type of FSA) and cover predictable medical, dental, vision, and childcare costs.
- Get quotes to bundle auto and renters or homeowners coverage with one carrier and price an umbrella policy; choose umbrella limits that roughly match or exceed your growing net worth.
- Price term life and review disability coverage for each spouse; decide on target amounts and where you need additional individual policies beyond what employers provide.

Annually

- Schedule a short insurance audit each fall before open enrollment to compare premiums, deductibles, out-of-pocket maximums, networks, and riders, and switch plans if a better value appears.
- After any significant life event (baby, home purchase, big income change, new job), revisit health, life, disability, auto, renters, or homeowners, and umbrella limits to be sure they still match your risks.
- Once a year, run a quick beneficiary check across all policies and major accounts so designations stay aligned with your current wishes and broader estate plan.

Money Moves: Step 13

Today

- List all large purchases expected over the next 12-24 months; note costs and target dates, and mark as “must-have” or “nice-to-have.”
- Create or rename separate savings sub-accounts for each big goal so the money is clearly labeled.
- Keep your emergency fund separate from major-purchase savings so planned spending does not weaken your safety net.
- Set written affordability guardrails for your household, such as target housing payments and total debt payments as a percent of gross income, and save them in your shared note or “Rules for Big Purchases” one-pager.

This Month

- Decide how much to send to each major-purchase bucket every payday and turn on automatic transfers. Send bonuses, tax refunds, and cash gifts to your top one or two goals, unless you first need to rebuild your emergency fund or pay off high-interest debt.
- Run a rent-versus-buy comparison for a realistic home in your area, including property taxes, insurance, HOA fees, and maintenance, and decide whether you are in a “rent and save” or “prepare to buy” phase for the next few years.
- For your next vehicle, price out both buying and leasing: get a prequalification quote from a bank or credit union, estimate total costs (payment, insurance, miles, wear-and-tear), and choose which option will be your default plan.
- If a major non-housing goal (such as a vacation, furniture, or a wedding) is on your list, sketch the total cost and timeline and pick where those savings will live, then start a modest monthly transfer.
- If you disagree on a big-ticket price, compare three options side by side to evaluate the impact on your cash flow.

Annually (and Before Big Purchases)

- Refresh your major-purchases list once a year with updated prices and timelines, remove low-priority items, and redirect savings toward the goals that matter most now.
- Re-run the numbers on housing and other big goals using current interest rates, insurance costs, and your latest income, and adjust your target price ranges so they still fit within your guardrails.
- Stress-test the plan for each big goal by modeling what happens if interest rates rise, your income dips, or taxes and insurance increase, and adjust timing, budget, or scope before you start shopping.

Money Moves: Step 14

Today

- List expected medical costs from prenatal care through delivery and postpartum under your current plan, and confirm in-network OB, hospital, and pediatrician.
- Sketch a parental leave plan showing weeks at full pay, partial pay, and unpaid time, plus how health insurance and retirement contributions will be handled.
- Clarify what kind of childcare you are likely to need (hours, days, start date) and request rate sheets from at least three local options, including deposits and wait-list or annual fees.
- Talk through whether both of you will keep working full-time, reduce hours, or have one partner stay home; compare net take-home pay with projected childcare costs and lost benefits.

This Month

- Set or adjust HSA and/or healthcare FSA contributions for the pregnancy and baby year, and note your deductible and out-of-pocket maximum so you can target that amount in savings.
- Build a leave budget that shows income by week during pregnancy and parental leave, any unpaid gaps, and how you will use savings, PTO, or short-term disability benefits to cover them.
- Choose your preferred childcare option, secure a spot with deposits or contracts, and build a 12-month cash-flow view that includes childcare, higher premiums, and baby gear.
- After birth or adoption, complete paperwork on time to add your child to health insurance, apply for a SSN, and, for adoption, start a log of qualified expenses and any employer assistance.

Annually (and After Major Changes)

- Re-shop childcare options at least once a year, and re-run the math on Dependent Care FSA versus the Child and Dependent Care Credit using current rates and your latest income.
- Review how kid-related costs are affecting your budget; adjust categories like groceries, utilities, activities, and medical, and confirm that your emergency fund and medical mini-fund are still adequate.
- Update guardianship designations, beneficiary forms, and any letters of intent for your children after major changes, and confirm your basic estate plan reflects your current family structure.
- Review college savings plans annually: Compare prepaid tuition versus education savings plans, verify state tax benefits, and evaluate options for gift-splitting, superfunding, or 529-to-Roth rollovers if applicable.

Money Moves: Step 15

Today

- Make a one-page inventory of every titled asset (accounts, policies, real estate, business interests) and note exactly how each passes today (will, trust, joint ownership, beneficiary, POD/TOD).
- Set up your “digital estate”: use a password manager with emergency access, list key digital assets (banking apps, email, cloud storage, social media, crypto), and draft a “Where Things Are” letter that tells your spouse or executor where to find accounts, documents, safes, and keys.
- Draft a legacy letter (ethical will) to share your values, family history, and personal messages with your spouse.

This Month

- Schedule an estate-planning consult (and CPA if needed) if you own a home, business, expect an inheritance, or could eventually approach the federal estate-tax exemption. Confirm whether a revocable trust, lifetime gifting, or other tools make sense.
- If either of you has inherited IRAs or other retirement accounts, map your options and deadlines (such as 10-year payout rules), and put required withdrawals on the calendar so you do not miss any.
- Decide how to handle long-term care risk: price traditional and hybrid long-term care insurance, compare it with a self-funding plan, and, if you will self-fund, earmark a specific investment account.
- Sign your core estate documents with an attorney’s help where possible: wills for both spouses, a revocable living trust if you are using one, durable financial powers of attorney, advance healthcare directives, and HIPAA releases.

Annually

- Do a quick “estate once-over” each year and a deeper review every three to five years or after major life events (marriage, divorce, birth, death, move, business sale). Confirm that guardians, trustees, executors, and agents are still the right people and that your plan matches your current state’s laws.
- After any major change in family, assets, or jobs, review all primary and contingent beneficiary designations and key account titles so they stay aligned with your estate plan and property regime.
- Run a tabletop drill: have your spouse or named executor locate the estate binder, digital vault, safes, keys, and contact list without your help, then fix any gaps they discover.

Money Moves: Step 16

Today

- Share three-year career and education goals for each of you; write three to five milestones you will actively support for one another.
- Make a list of major career decisions on the horizon (moves, promotions, degrees or certifications, side hustles, career changes)
- If school or a major program is possible, sketch a rough budget for tuition, fees, study time, and any reduction in work hours, plus how you will cover living costs.
- If a side hustle or small business is active or planned, write down its purpose, income target, and weekly time limit. Open or label a separate account to keep its money separate from household cash.

This Month

- For any potential relocation, compare at least two locations or offers side by side, including after-tax pay, cost of living, housing, childcare, and commuting.
- Build a one-page career and education plan for each spouse showing likely timelines, required savings or borrowing, and what support the other partner will provide at home.
- Estimate the return on investment for any planned degree or certification: total cost, expected income change, and how long it may take to break even.
- For side hustles or small businesses, choose how you will track income and expenses, set aside a percentage of net profit for taxes, and calendar key filing or renewal dates.
- For any job offer you are seriously considering, ask for the final terms in writing before accepting.

Annually

- Hold a joint career-and-education check-in to review goals, watch for burnout, and decide which opportunities to prioritize for the coming year.
- Refresh résumés, professional networking profiles, and other professional profiles; renew key licenses; and have each spouse attend at least one course, conference, or networking event.
- Revisit how you divide household labor before big pushes (exams, board renewals, launches, heavy call blocks) and rebalance chores and childcare as needed.
- Re-run the math on relocations, degrees, and side hustles using current income, costs, and energy levels.

Money Moves: Step 17

Today

- Each of you writes three long-term lifestyle goals in one sentence each, with a target date and rough cost in today's dollars.
- Compare your lists and look for goals that overlap, then choose one to three flagship goals to focus on first.
- For the top goal, divide the estimated cost by the number of months until the target date to create a starting monthly savings target.
- Start a shared "Dreams & Trade-Offs" note where you list what you are willing to delay, reduce, or skip so the top goals stay realistic.

This Month

- Build a 10 to 20-year timeline with one line for each calendar year. Add major goals, possible home moves, family milestones, career changes, travel, caregiving, debt-free target dates, and retirement or work-optional targets.
- Identify any crowded years where several major expenses or life changes overlap. Decide which goals should move earlier, move later, become smaller, or wait.
- Connect each flagship goal to the earlier Step that covers the technical details, such as retirement, taxes, insurance, major purchases, family planning, estate planning, or career planning.
- Set or update automatic transfers for your top one to three goals using the savings system you built in Step 6.

Annually

- Hold a 60 to 90-minute dream review to re-rank your one to three flagship goals and update the cost and timeline for each one.
- Check whether your monthly savings targets still work, then adjust transfers if your income, expenses, or priorities have changed.
- Revisit your "Dreams & Trade-Offs" note and decide whether those choices still feel worthwhile.
- After major life changes, such as job shifts, moves, new children, inheritances, health events, or caregiving responsibilities, confirm that your goals still match the life you are trying to build together.