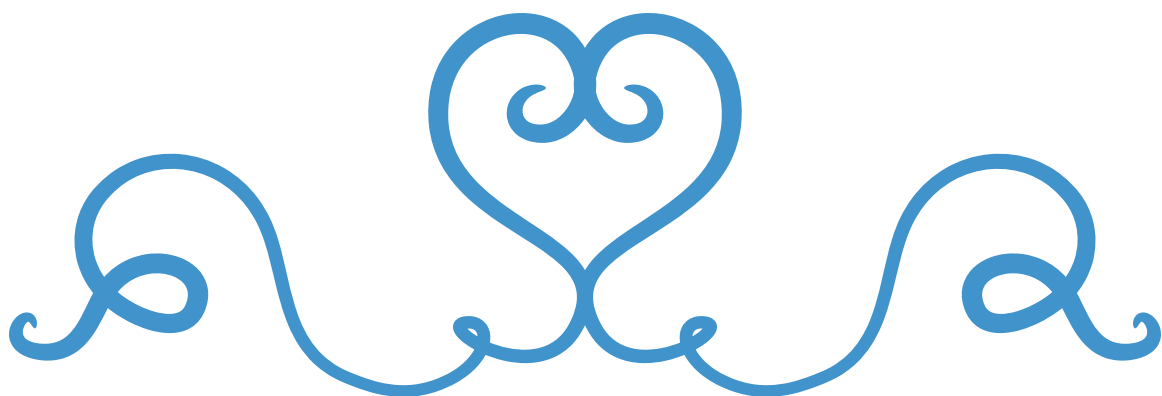
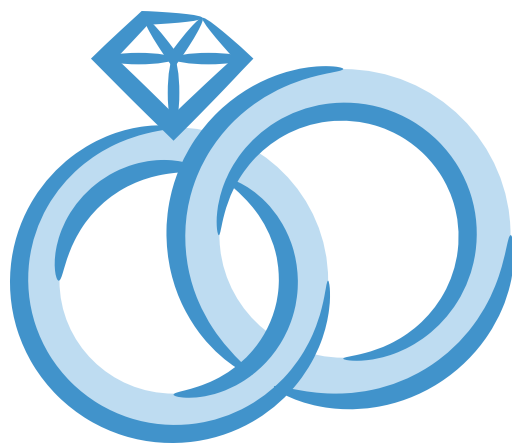


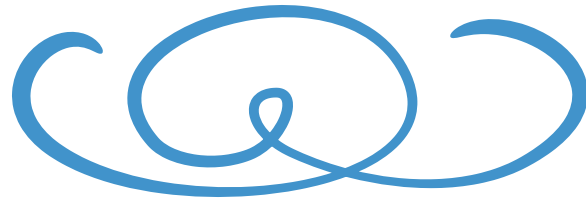


The Newlywed Money Kit



**A GUIDE TO BUILDING A STRONG
FINANCIAL FUTURE TOGETHER**

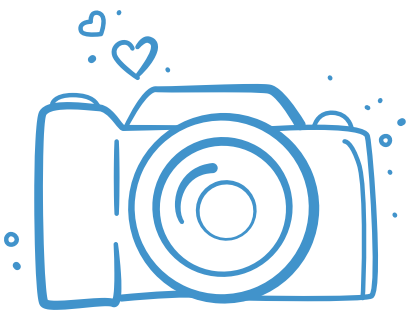
Congratulations on your marriage!



YOU'VE PLANNED A WEDDING, NOW LET'S PLAN A LIFE TOGETHER.

This guide is designed to help you and your partner build a strong financial foundation, reduce stress, and focus on creating the future you've always dreamed of!

CREATE YOUR LIFE BLUEPRINT



YOUR LIFE BLUEPRINT
IS A SNAPSHOT OF
WHAT YOU VALUE
MOST AND HOW YOU
WANT TO SPEND,
SAVE, AND CELEBRATE
TOGETHER.



THE NEWLYWED MONEY CHECKLIST

	Examples	Your Goals	Total Amount	Monthly Savings Goal
Hobbies & Fun Money	Entertainment, Leisure, Friends and Family			
Adventure Fund	Bucket List, Vacations, Getaways			
Love Fund	Date Nights, Anniversary Trips			
Personal Growth & Side Goals	Classes, Workshops, Side Projects			
Home & Nest	Mortgage, Home Improvement			
Emergency Safety Net	3 Months of Expenses, Buffer for the Unexpected			



Big Dreams, Big Plans



Take a few moments together to collect your top three shared goals – whether it’s buying a home, traveling, or starting a family. Rank them and pick one to start working on this year!

1

2

3

HOW TO HAVE STRESS-FREE MONEY CONVERSATIONS

Talking about money can be hard, but it doesn't have to create conflict.

Here are some quick tips to help have healthy conversations:

POSITIVE FRAMING

- Start with shared goals. Talk about how WE can make our dreams happen
- Focus on joint problem solving – not blaming
- Keep it casual and light-hearted, you're in this for the long haul

VISUALIZE TOGETHER

- Use charts, trackers, spreadsheets, or your Life Blueprint
- Visuals make abstract numbers tangible and less intimidating

HAVE MINI MONEY DATES

- 15-30 minute planned conversations
- Talk over coffee, a walk, or some sweet treats
- Have one topic of focus and stick to it



CELEBRATE YOUR WINS!

- We often inflate our problems and overlook the wins; make sure to celebrate and acknowledge what you're accomplishing!
- Treat yourself to a relaxing evening, or even a feel-good purchase

YOUR FIRST-YEAR FINANCIAL MOVES



PLAN OUT YOUR FIRST YEAR OF FINANCIAL MOVES AS A COUPLE

FOR EXAMPLE:

MONTHS 1-3

Build your emergency fund, create a joint budget

MONTHS 4-6

Update wills, beneficiaries, and insurance coverage

MONTHS 7-9

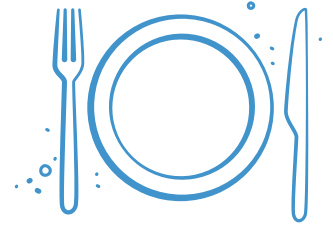
Open a joint investment or retirement account

MONTHS 10-12

Review your progress and set next year's goals



YOUR FIRST-YEAR FINANCIAL MOVES



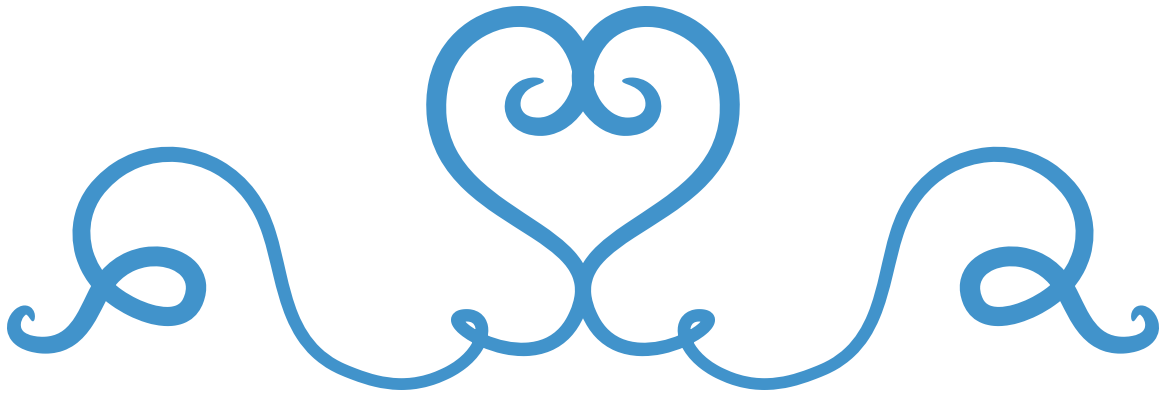
PLAN YOUR GOALS











START YOUR PLAN HERE

Your love story is unique — Your financial plan should be too.
Contact Us or Scan the QR Code below to learn more.



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FOR MORE INFORMATION ABOUT JANNEY, PLEASE SEE JANNEY'S RELATIONSHIP SUMMARY (FORM CRS) ON WWW.JANNEY.COM/CRS WHICH DETAILS ALL MATERIAL FACTS ABOUT THE SCOPE AND TERMS OF OUR RELATIONSHIP WITH YOU AND ANY POTENTIAL CONFLICTS OF INTEREST.