



## Pre-marriage worksheet

Before setting on your sacred journey into marriage, open communication and dialogue are the keys for a successful future together. As you begin your financial path as a couple, take a few moments to complete the following questionnaire. Be sure to share this information with your prospective spouse and ideally, book a time to complete the questionnaire together and allow sufficient time for open, non-judgmental dialogue. If you need assistance as a couple, seek the independent advice of a financial professional.

### YOU

### FUTURE SPOUSE

#### FINANCIAL DETAILS:

1. current assets:
- |              |              |
|--------------|--------------|
| House:       | \$ _____     |
| Car:         | \$ _____     |
| Investments: | \$ _____     |
| RSPs:        | \$ _____     |
| Other:       | \$ _____     |
| Total:       | \$ _____ (A) |

2. current debts:
- |              |              |
|--------------|--------------|
| Mortgage:    | \$ _____     |
| Loans:       | \$ _____     |
| Credit cars: | \$ _____     |
| Other:       | \$ _____     |
| Total:       | \$ _____ (B) |

3. net worth: (A minus B) \$ \_\_\_\_\_

4. credit rating: \_\_\_\_\_  
*you can obtain your credit rating from either  
[www.transunion.ca](http://www.transunion.ca) or [www.equifax.ca](http://www.equifax.ca)*

5. have you ever declared bankruptcy? \_\_\_\_\_

6. current annual income: \_\_\_\_\_

7. future inheritances: \_\_\_\_\_

8. other future income/payouts: \_\_\_\_\_

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**YOU**

**FUTURE SPOUSE**

**FINANCIAL DETAILS** continued:

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9. will we co-mingle our assets (share, and when possible, change to joint ownership)? \_\_\_\_\_

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If yes, what assets? (i.e. house, non-registered assets, existing bank accounts, etc.):  
\_\_\_\_\_  
\_\_\_\_\_

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\_\_\_\_\_  
\_\_\_\_\_

10. will we open joint bank accounts? \_\_\_\_\_

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11. will we have individual bank accounts? \_\_\_\_\_

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12. who will primarily be in charge of the banking and bill paying? And what will be shared?  
\_\_\_\_\_  
\_\_\_\_\_

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\_\_\_\_\_  
\_\_\_\_\_

13. will we create a pre-nuptial agreement? \_\_\_\_\_  
when? \_\_\_\_\_

13. will we create a pre-nuptial agreement? \_\_\_\_\_  
when? \_\_\_\_\_

14. do you have a Will?  
will we create or update our Wills? \_\_\_\_\_  
when? \_\_\_\_\_

14. do you have a Will?  
will we create or update our Wills? \_\_\_\_\_  
when? \_\_\_\_\_

15. do we have powers of attorney, personal directives and other important declarations? \_\_\_\_\_

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16. do I (we) have a lawyer? \_\_\_\_\_

16. do I (we) have a lawyer? \_\_\_\_\_

17. when will we meet with a lawyer to cover questions 13 - 16? \_\_\_\_\_

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18. will we take out life insurance? \_\_\_\_\_  
when? \_\_\_\_\_

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when? \_\_\_\_\_

19. will we name each other as beneficiaries (i.e. RSP accounts, pension plans, life insurance, etc.) \_\_\_\_\_

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**YOU**

**FUTURE SPOUSE**

**FINANCIAL DETAILS** continued:

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19. do I (we) have a financial advisor? \_\_\_\_\_

19. do I (we) have a financial advisor? \_\_\_\_\_

20. will we have joint financial advisors? \_\_\_\_\_

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**FAMILY:**

**FAMILY:**

21. do we plan on having children? \_\_\_\_\_  
*if no, move to question #26*  
*if yes, proceed with question #22*

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*if no, move to question #26*  
*if yes, proceed with question #22*

22. when? \_\_\_\_\_  
 how many? \_\_\_\_\_

22. when? \_\_\_\_\_  
 how many? \_\_\_\_\_

23. who will stay home with the children? \_\_\_\_\_  
 for how long? \_\_\_\_\_

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 for how long? \_\_\_\_\_

24. what income will be lost while raising your child or children? \_\_\_\_\_

24. what income will be lost while raising your child or children? \_\_\_\_\_

25. how will additional income be sought or expenses reduced?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**EDUCATION:**

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26. do either of us plan on furthering our education? \_\_\_\_\_  
*if no, move to question #30*  
*if yes, proceed with question #27*

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*if no, move to question #30*  
*if yes, proceed with question #27*

27. when? \_\_\_\_\_  
 for how long? \_\_\_\_\_

27. when? \_\_\_\_\_  
 for how long? \_\_\_\_\_



**YOU**

**FUTURE SPOUSE**

**EDUCATION** continued:

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28. what income will be lost during this time? \_\_\_\_\_

28. what income will be lost during this time? \_\_\_\_\_

29. how will additional income be sought or expenses reduced?  
\_\_\_\_\_

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\_\_\_\_\_

**MAJOR PURCHASES:**

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30. what are the major purchases we would like to plan for (i.e. house, car, vacations, investments, other):

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ITEM	AMOUNT	WHEN
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

ITEM	AMOUNT	WHEN
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

31. will we follow a monthly budget? \_\_\_\_\_

31. will we follow a monthly budget? \_\_\_\_\_

32. if yes, individually or as a couple? \_\_\_\_\_

32. if yes, individually or as a couple? \_\_\_\_\_

33. who will prepare & monitor the budget (individually or as a couple)? \_\_\_\_\_

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**YOU**

**FUTURE SPOUSE**

OTHER FACTORS:

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34. what was my overall experience with money as a child (poor, fair, excellent)? \_\_\_\_\_

34. what was my overall experience with money as a child (poor, fair, excellent)? \_\_\_\_\_

35. did my parents & family have an abundance of money or did we struggle? \_\_\_\_\_

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36. what did I learn from my family and parents about money that I would like to remember and expand:

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

37. what did I learn from my family and parents about money that I would like to improve upon and possibly change:

37. what did I learn from my family and parents about money that I would like to improve upon and possibly change:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

38. what is my current education and experience with money management, debt and assets?

38. what is my current education and experience with money management, debt and assets?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

39. what steps do I need to make to increase my education and comfort level with money (i.e. read more books, seek professional financial assistance, etc.)

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## YOU

## FUTURE SPOUSE

### GOALS:

### GOALS:

40. what is my ANNUAL INCOME goal  
in the next year: \_\_\_\_\_  
in the next 3 years: \_\_\_\_\_  
in the next 5 years: \_\_\_\_\_

40. what is my ANNUAL INCOME goal  
in the next year: \_\_\_\_\_  
in the next 3 years: \_\_\_\_\_  
in the next 5 years: \_\_\_\_\_

41. what is my NET WORTH goal (how much would I  
need to be worth to feel financially secure)?  
\_\_\_\_\_

41. what is my NET WORTH goal (how much would I  
need to be worth to feel financially secure)?  
\_\_\_\_\_

42. what will I do in the future to help achieve my  
financial goals (i.e. start a savings plan, take a course on  
money management, start a budget, etc.)  
today: \_\_\_\_\_  
in the next month: \_\_\_\_\_  
in the next 3 months: \_\_\_\_\_

42. what will I do in the future to help achieve my  
financial goals (i.e. start a savings plan, take a course on  
money management, start a budget, etc.)  
today: \_\_\_\_\_  
in the next month: \_\_\_\_\_  
in the next 3 months: \_\_\_\_\_

43. when will I review my goals?  
how often (monthly, quarterly) \_\_\_\_\_

43. when will I review my goals?  
how often (monthly, quarterly) \_\_\_\_\_

44. will we review our goals as a couple? \_\_\_\_\_  
if so, how often? \_\_\_\_\_  
and if so, when? \_\_\_\_\_

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if so, how often? \_\_\_\_\_  
and if so, when? \_\_\_\_\_

Congratulations! As a newly wed or about to be married couple, you've taken a powerful first step. Examining your current financial picture and setting goals for the future will certainly support your likelihood for success. Discussing your financial goals and dreams together will create a nurturing environment for both parties to flourish with mutual support and clarity.

Schedule time together to review your changing goals and dreams to ensure that you're both on a path of accomplishment that balances your relationship. And remember to seek professional help. The services of a financial professional, lawyer, accountant and banker will make your journey together easier and more fun.

For more information, please visit The Prosperity Factor at:  
[www.TheProsperityFactor.com](http://www.TheProsperityFactor.com) or call us at 1 877 488.8760.  
We'd love to hear from you!