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Cohabitation Checklist

Living Together Without Getting Married? Protect Yourself.

Here's a quick legal prep checklist for unmarried couples sharing a home, finances, or major life moves:

Discuss Ownership

- Whose name is on the lease or mortgage? (Realize the one whose name is on the document is the one who is legally liable)
- Who owns what furniture, tech, pets, etc.?

Clarify Contributions

- Are you splitting rent or mortgage?
- Who pays for utilities, groceries, or repairs?

Joint Purchases

- Are you buying a car together? A couch? A dog?
- Who owns what if you break up?

Health & Emergencies

- Do you each have powers of attorney or health care proxies?
- **Can you make medical decisions for each other?**

Estate Planning

- Will you inherit from each other?
- Are you listed as beneficiaries on retirement accounts, bank accounts and financial institutions?

Exit Plan

- What happens if one of you wants to move out?
- Who stays, and how are shared assets divided?

Put It in Writing

While oral agreements are great and certainly a first step, they are not legally binding in New Jersey. If you want your agreement to be held, put it in writing and have it properly drafted, executed, and notarized! You'll be happy you did!

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