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## The After "I Do" Checklist



### 10 Legal Things to Handle After "I Do"

You're married and without realizing it, you've made - and will make - a series of legal and financial decisions that will affect everything going forward - your money, your property, your rights, and your future.

This is the part no one walks you through.



#### 1. A will (or at least a clear plan for one)

- Decide who inherits what
- Name a guardian if children are involved or planned
- Understand that without a will, a court decides

Marriage does not mean everything automatically goes to your spouse. In New Jersey and New York, if you die without a will, your spouse may have to share with your parents or children depending on the situation. A will puts you in control of those decisions instead of leaving it to a formula.



#### 2. Beneficiary designations

- Update life insurance, retirement accounts, and payable-on-death accounts
- Remove outdated names
- Understand these pass outside your will

These accounts do not follow your will. Whatever name is listed controls, even if it is outdated. This is one of the most common and easily fixable issues we see.



#### 3. Healthcare proxy / medical directive

- Legally authorize someone to make medical decisions
- Put your wishes in writing
- Do not rely on assumptions

Hospitals follow documents, not assumptions. Without a healthcare proxy, decision-making can be delayed or shifted. This is a simple document that becomes critical very quickly.



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## 4. How your home and major assets are titled

- Confirm ownership structure
- Understand what happens on death
- Understand what happens if you separate

“Both of our names are on it” is not the full story. The way title is held determines what actually happens later. This is often decided quickly at closing but has long-term consequences.

## 5. How your money is being combined (or kept separate)

- Decide what stays separate vs. shared
- Understand how commingling changes ownership
- Keep records of significant contributions

Once money is combined, it is difficult to separate later. Inheritances and premarital funds can lose their separate character depending on how they are handled.

## 6. Bank account structure

- Decide joint, separate, or a mix
- Set a system for shared expenses
- Be clear on responsibilities

There is no one right structure, but there should be a clear system. Most issues come from assumptions, not the setup itself.

## 7. Insurance coverage

- Review health, life, disability, and property coverage
- Confirm both spouses are properly covered
- Understand deductibles and limits

After marriage, insurance should be revisited. You want to know what is actually covered before you need it.



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## 8. Tax filing approach

- Review filing jointly vs. separately each year
- Understand potential liabilities and benefits
- Make a conscious choice

“Married filing jointly” is common, but not always the better option. This should be reviewed each year, not treated as automatic.

## 9. Access to important information

- Organize key documents and account information
- Make sure both spouses can access what they need
- Have a backup plan

If one person handles everything, the other should not be starting from zero in an emergency.

## 10. Ongoing updates

- Revisit documents after major life events
- Update beneficiaries and ownership as needed
- Adjust as your life changes

Marriage is not a one-time legal event. These decisions should evolve as your life does.

### Ready for the Next Step?

If you didn't confidently check most of these...  
you are exactly where most people are. And that's the problem.

👉 I'm Married What Do I Do Now? walks through each of these in real terms – what they actually mean, what to expect, and what to do about it.

Need a will, trust, healthcare proxy, postnup or another legal document?

Schedule a Consult.

Call 201.330.0061

Or visit [www.bridelawyer.com](http://www.bridelawyer.com) to learn more.

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