

## The 'Unspoken' Wedding Planning Checklist That You Didn't Know You Needed!

Wedding planning often focuses on the day itself, the fun stuff like Venue, Dress, Flowers & Celebrations — but marriage is about building a life together.

This checklist is designed to help engaged couples have the important conversations that are often overlooked, covering health, finances, family planning, and your shared future together.....

### Legal & Family Protection

**Is your wedding the biggest legal decision you'll ever make?**

*Marriage changes your legal position overnight. Wills and LPAs ensure your wishes — not default rules — are followed.*

**When should you update your Will — before or after the wedding?**

*A Will made in contemplation of marriage remains valid. Otherwise, marriage revokes it — making timing crucial.*

**Have you thought, 'we'll sort it later'?**

*Delaying planning can cause uncertainty and unintended outcomes, especially for blended families.*

**Do you want your children protected or accidentally disinherited?**

*Leaving everything to the survivor may feel simple but can unintentionally exclude children later.*

**How do you look after your partner without disadvantaging your children?**

*Trust planning is designed to balance security for a partner while protecting children's inheritance.*

**What does peace of mind look like in a family?**

*Knowing your partner is secure, your children are protected, and conflict is minimised.*

### Financial Planning as a Couple

**Are you receiving help funding the wedding?**

*Clear agreements about gifts, loans, and expectations help protect relationships.*

**What does your full financial picture look like together?**

*Understanding income, savings, debts, assets, and pensions creates transparency and trust.*

**How will you plan for the unexpected?**

*Emergency savings and financial protection help prevent unexpected events becoming crises.*

## **How will you manage money day to day?**

*Whether finances are shared, separate, or mixed, clarity and agreement prevent misunderstandings.*

## **What are your short- and long-term goals together?**

*Aligning priorities — from weddings and homes to family and retirement — keeps you moving in the same direction.*

## **What does financial security mean to each of you?**

*Security means different things to different people. Talking openly helps align expectations.*

## **Homes, Mortgages & Blended Families**

### **How will you approach mortgage planning as a couple?**

*Mortgage decisions involve affordability, ownership structure, and long-term fairness — not just rates.*

### **What if one of you already owns a property?**

*Decisions about selling, renting, or retaining property affect fairness, tax, and inheritance.*

### **How do you combine two homes into one fairly?**

*Fairness doesn't always mean equal. Contributions, equity, and responsibilities should be recognised.*

### **How does blending families affect property decisions?**

*Ownership structure today can directly impact children's future inheritance. Joint tenants or tenants in common?*

**This choice affects who inherits the property — especially important for blended families.**

### **What happens if circumstances change?**

*Planning ahead protects against illness, separation, or death creating unintended outcomes.*

### **What does peace of mind look like when building a home together?**

*Knowing both partners feel secure, contributions are respected, and children are considered.*

## **Health & Peace of Mind**

### **If your future plans depend on staying healthy and working — how protected are you right now?**

*Many couples rely on good health without fully realising how exposed they may be. Long waiting times, limited sick pay, and financial pressure can quickly disrupt plans.*

## What would peace of mind around healthcare look like for you as a couple?

*Knowing you could access prompt diagnosis and treatment without long delays or financial strain — allowing you to focus on recovery, not logistics.*

## With NHS waiting lists rarely improving, do you value having control over your healthcare?

*Control means choice — over timing, specialists, and treatment — helping couples plan life milestones with confidence.*

## Why do couples often only consider private medical insurance after a health scare?

*Until something goes wrong, healthcare planning feels abstract. A scare highlights vulnerability and the real cost of delays.*

## Why do many couples explore private healthcare in their first year of marriage?

*Marriage encourages long-term thinking — protecting careers, family plans, and shared Responsibilities.*

Wedding planning is often filled with excitement, emotion, and big decisions about one special day. But marriage is about far more than the celebration — it's about building a life together with intention, clarity, and care.

The conversations in this checklist aren't about expecting problems or taking the romance out of marriage. They're about protecting each other, reducing uncertainty, and creating a shared understanding of what really matters to you as a couple. When these things are thought through early, they rarely need to be worried about later.

There is no “perfect” way to plan — only the right way for you. What matters is openness, honesty, and the willingness to plan together. Taking the time now to talk about health, finances, family, and your future gives you something invaluable: confidence that you’re stepping into marriage as a team.

Because the strongest foundations are often built quietly — long before the wedding day itself.

**To Discuss these topics further - reach out to the following experts who have helped to put this together:**

Katrina Hales - PJH Estate Planning [www.pjhestateplanning.co.uk](http://www.pjhestateplanning.co.uk)

01425 460651

Nick Carroll - Nicholas Carroll Financial Associates [www.ncfa.uk](http://www.ncfa.uk)

07538 047566

Chris Philbrick - CJ Mortgage Hub [www.cjmortgagehub.co.uk](http://www.cjmortgagehub.co.uk)

07581 155171

Adam Russell - WPA Healthcare

[www.wpa.org.uk](http://www.wpa.org.uk)

07539 626629