



**CHECKLIST
DEPOT**



PREMIER
INSURANCE CONTRACTS INC.

STARTING A FAMILY CHECKLIST

Hello,

My name is Al Castellanos and I am a licensed Insurance agent associated with the Checklist Depot. Do you know why checklist are important to have? Well I am here to give you that information. Checklist can help us stay more organized by assuring we don't skip any steps in a process. Seeing a list of what you must get done, instead of trying to remember it all, is going to save you a ton of time.

Starting a Family Checklist is an important list to have. Deciding to start a family is a difficult decision. Although it can be one of the most rewarding areas in life, it is also demanding of your time, and money. Starting a family checklist can help see if you have everything in order when planning a family.

Things to know and do when starting a family:

General Information

- Gather all your relevant personal information
- Marital status?
 - Time frame for starting a family
- Assess your financial situation
 - Income
 - Expenses
 - Assets
 - Debts and liabilities
 - Insurance information
 - Employee benefits available

Money Management

- Have financial goals been determined or revised?
 - Short-term goals
 - Intermediate-term goals
 - Long-term goals
- Has budget been updated to reflect changes in income and expenses?
 - Housing costs
 - Transportation costs
 - Food, clothing, and other household expenses

- Health-care expenses
 - Life and disability insurance premiums
 - Adoption costs
 - Child-care costs
 - Temporary or permanent reduction in income if parent chooses to stay with child rather than work outside the home.
- Has an emergency reserve account equal to at least three to six months' worth of living expenses been set aside?

These and many more tips may help you prepare when planning on starting a family, please check out the complete checklist and other important checklist at our website <https://www.prinsuco.com/Checklist.62.htm>.

If you have any questions regarding this checklist or any of the other checklist, please contact me at (281) 642-4082 or at alcastellanos@prinsuco.com.