



## The No-Stress Moving In Together Checklist

Here's a quick checklist of things to consider when moving in together:

### General Checklist

#### Questions to Ask Before Moving in Together

- Where will we live?
- What happens if the relationship ends?
- Will we combine bank accounts?
- Will we split bills 50/50 or by income ratio?
- Should we create household rules?

#### Budgeting the Move Together

- Security deposit and first month's rent.
- Movers or a truck rental.
- Utility transfer fees.
- Packing supplies or interim storage.

#### Downsize and Combine Households

- Declutter your homes.
- Identify duplicates and missing items, such as furniture, appliances, dishes, towels, linens, and kitchen gadgets.
- Decide what to keep, sell, or donate.
- Create "yours, mine, and ours" piles.

#### Logistics of the Move Itself

- Finalize whether you'll do a DIY move, labor-only movers, or use a full-service moving company.
- Choose a moving date.
- Book movers.
- Reserve moving trucks, if applicable.
- Agree on a packing timeline.
- Plan ahead for moving-day responsibilities.

## Living Together Without Losing Yourself

- Designate shared spaces.
- Establish routines.
- Maintain separate lives.
- Divide housework fairly.
- Set boundaries.
- Handle arguments calmly.
- Agree on how to handle guests.
- Talk about holiday plans in advance.

## Protecting Yourself Legally and Financially

### Lease and Legal Agreements

- Ensure that both your names are on the lease.
- Draw up a basic cohabitation agreement that covers splitting expenses, shared accounts, and ownership of expensive items.

### Financial Protections

- Avoid merging your finances too soon.
- Maintain separate accounts and share bills.
- Set up a shared digital accounting system.

### Decide What to Do if You Break Up

- Determine who will keep what.
- Talk about how you'll handle shared financial commitments such as childcare contracts and vehicle loans.
- Keep a shared record of the purchases and commitments you make together.

## Making it Work Long-Term

### Create Healthy Routines

- Check in with each other often.
- Balance time alone and together.

### Avoid the Roommate Trap

- Keep the romance alive.
- Respect each other's space.

### Deal With Conflict

- Normalize disagreements.
- Pick your battles and let the little things slide.
- Consider couples therapy.

## Budgeting Tools and Resources for Couples

- ❑ Expense-splitting apps such as Splitwise or Monarch Money.
- ❑ Calendar tools such as Google Calendar, Cupla, TimeTree, or Cozi.
- ❑ Moving [cost calculators](#).