

Prenup Checklist

Congratulations on taking a big step in your relationship!

Starting a prenup can feel like a lot. That's why we built this checklist: it breaks the process into small sections you can work through one at a time, so each one feels like a win on the way to a finished prenup.

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How the prenup process works

It is highly recommended that both partners have legal representation when getting a prenup. Every lawyer runs the process a little differently, but most prenups follow these steps.

- 1 **Talk it through together**
Use this checklist to agree on what you each want before the lawyers get involved.
- 2 **Hire your attorneys**
Each of you has your own. The drafting attorney writes the agreement, and the reviewing attorney checks it for the other partner. The drafting side should hire first; the reviewing side can wait until a draft is ready.
- 3 **Share full financial disclosures**
Both of you list your assets, debts, income, and any expected inheritances or trusts.
- 4 **Drafting**
The drafting attorney writes the first version based on the terms you agreed on.
- 5 **Review and negotiation**
The reviewing attorney goes through the draft, and the two attorneys work out any changes with you.
- 6 **Signing**
Once you both and your attorneys agree on the final version, you sign in front of a notary (and witnesses, if your state requires them).
- 7 **Storage**
Keep your signed copies somewhere safe.
- 8 **Periodic review**
Revisit the agreement after big life changes.

Why Neptune & costs

Each of you has your own attorney, and one flat fee covers both of you.

\$5,000

For both of you

One flat fee covers an attorney for each partner. You'll always see your price before you hire.

Rush fees

If your wedding is 45 days away or less, a \$500 rush fee is added for each side, so \$1,000 total. Once you sign your fee agreement or pay, your price is locked, even if the wedding gets closer. If your date is flexible and you haven't locked in your price yet, moving the wedding further out removes the rush fee.

Hiring lawyers on your own vs. with Neptune

	ON YOUR OWN	WITH NEPTUNE
Finding a lawyer	You each search for and vet family law attorneys yourselves	Receive curated and vetted family law attorneys licensed in your state
First consultation	Varies by attorney; some charge for it	Free 15 to 30 minute video call, with as many lawyers as you like
How you're billed	Usually hourly, often about \$250 to \$1,000+ an hour, with an upfront retainer	Flat fee, shown before you hire
Typical total for both of you	About \$4,000 to \$10,000+ for two attorneys; complex finances can pass \$20,000	\$5,000 for both of you

Your checklist!

1 Your timeline

- ☐ Confirm your legal wedding date and count back at least 60 days to start. Most couples go from first consultation to signing in 4 to 8 weeks.
- ☐ If your wedding is 45 days away or less, plan for a faster process and a rush fee.
- ☐ Check whether your state requires a waiting period before signing. For example, California requires 7 days between the final draft and signing.

2 Your full financial picture

- ☐ List what you each own, including bank and brokerage accounts, property, retirement savings, and crypto.
- ☐ List what you each owe, including student loans, credit cards, car loans, and mortgages.
- ☐ Write down what you each earn, including bonuses, equity grants, and side income, and how that might change.

3 What's yours and what's shared Decision-making

- ☐ Decide which assets from before the marriage you each want to keep separate, and whether inheritances, family gifts, trusts, and family businesses stay with the person they come from.
- ☐ Agree on who shares in the growth if a separate asset, like a home or portfolio, grows during the marriage.
- ☐ Choose joint accounts, separate accounts, or both, and talk about whether individual money will stay separate or mix with shared money over time.
- ☐ Decide how you'll split bills and big purchases, and how a down payment from one of you on a shared home should count.
- ☐ Note any rental or out-of-state property, and anything you own separately that you'd like to treat as shared once you're married.
- ☐ Decide whether debt from before the wedding stays with the person who brought it, and whether debt you take on together is shared.

Not sure what's typical? Neptune shows you how other couples in similar situations have approached these decisions, so you have a starting point for your own conversation.

4 Business, equity, and retirement

- ☐ List any business, startup equity, or stock options, and decide how any growth during the marriage should be shared.
- ☐ Check whether your company's operating or shareholder agreement mentions a spouse, and send a copy to your lawyer.
- ☐ Decide what happens to your existing 401(k)s, IRAs, and pensions, and whether contributions during the marriage are separate or shared.

5 Support, children, and past marriages

- ☐ Decide whether to set, limit, or waive spousal support, and whether it should depend on how long you've been married.
- ☐ Talk about how you'll support a partner who steps back from work to care for children or family.
- ☐ Keep in mind that a prenup can't decide child support or custody, and ask your lawyer what it can cover for your family.
- ☐ Gather any divorce decrees or support orders if either of you has been married before.

Notes

Type here, or print and write by hand.

Checklist for lawyer consult calls

What should I know when talking to a lawyer?

A lawyer's role is to help you better understand how to execute on your priorities and develop a better understanding of how a prenup is fair and equitable to both you and your partner.

In your consult call, you will likely be asked the following questions. **Neptune will share this information with the lawyer, but they may ask these questions as a confirmatory step.**

- 1 What is your fiancé's name?** This is to do a conflict check to see if the lawyer has represented your fiancé in a prior matter.
- 2 When is the wedding date?** This is to see how much time the lawyer has to draft or review the prenuptial agreement.
- 3 What are your concerns?** The lawyer wants to know why you want to get a prenup. It allows them to assess the complexity of your situation.
- 4 Have you spoken to your partner about the prenup?** This allows the lawyer to assess how far along you are in the process.
- 5 Other questions that may be asked:** Have you been married before? Do you have kids? Have you thought of spousal support/alimony?

Your consult call is meant to be an introduction between you and the prospective family law attorney. Here are some quick pointers for how to prepare for your call.

- **Identify your list of priorities:** Share why you want a prenup with the lawyer, so they understand your concerns.
- **Prepare 1-3 questions to ask, unique to your situation:** You are not looking to get a complete prenuptial agreement out of the initial consult. Your goal should be to make sure you feel comfortable with the attorney and that they understand what your goals and concerns are. Be respectful of the allotted free time you have with the lawyer.
- **Ask about the lawyer's experience with prenuptial agreements:** While all Neptune lawyers are vetted and assessed for their extensive experience in family law, it's helpful for you to hear about the experience of the lawyer.
- **Ask what the lawyer's typical process is for a prenuptial agreement:** The prenup process will vary depending on the lawyer so it's good to understand how a lawyer approaches the process.

What will happen after the call?

There are 2 steps to move forward with the lawyer of your choice:

- 1** You will receive a follow up email from Neptune to see if you want to proceed with the specific lawyer.
- 2** If you would like to move forward, Neptune will confirm your preferred price and information on how to proceed with hiring the lawyer.

Prenup FAQ

What type of lawyer should I hire?

You should hire a lawyer who has focused on family law for an extended period of time. You should also look for lawyers who have litigated divorces. Litigation of divorces means that the lawyer is familiar with outcomes of divorces and the state laws that apply in the presence and absence of a prenup.

All Neptune lawyers are vetted and assessed for their extensive experience in family law.

What can a prenup include?

A prenuptial agreement can address many different issues, including:

- **Defining separate property:** The property and assets you bring to a marriage are called separate property.
- **Defining marital property:** You can identify property you want to be considered as marital property, even if it is actually separate property.
- **Establishing alimony:** A prenuptial agreement can establish alimony for you or your spouse during the marriage.
- **Establishing debt responsibility:** If you or your spouse brings substantial debt to the marriage, the prenuptial agreement can state that the debt stays with that spouse. In addition, for any debt accumulated *during* the marriage, a prenup can state the debt stays with the individual who acquires the debt.

What can a prenup not include?

A prenuptial agreement is meant to establish financial rights and responsibilities in the event of a separation or death. Common things that cannot be included in a prenup are:

- Child support and child custody
- Non-financial matters like chores and household responsibilities
- Illegal or unethical provisions

Want to learn more?

Chat with us

Open the chat on your dashboard or on meetneptune.com. Our team answers questions about the process, pricing, and your next steps.

Email us

hello@meetneptune.com

Read the Neptune blog

meetneptune.com/blog has guides on prenups, financial disclosures, signing, and more.

Ask your lawyer

Questions about what goes in your agreement are best for your consultation. Bring this checklist with you.

Most couples who finish this list tell us the same thing: they understand each other better. A prenup is about building a foundation of trust and understanding between you and your partner, and you just laid the first piece.

When you're ready, book a consultation with a lawyer from the Neptune network. You choose who you work with.

[Get started with Neptune](#)