



# Getting Your Financial Life In Order

*Do you have a clear picture of your financial life? If something happened to you, would your spouse know where all of your accounts are held? Do you even know your net worth?*

*The following checklist will assist you in organizing your financial information so that everything you need to know about your financial life will be right at your fingertips.*

## #1 Organize

First, create a folder for each of the categories below. As you gather each piece of information, file it into the correct folder. If you are using paper folders, you can simply drop a copy of your regular statement in. For electronic folders, you can scan copies of paper statements or download them from your online accounts.

## #2 Protect

If you are using paper files, they need to be kept in a safe place but also easily accessible. If you have a home safe or fire/water proof box you can keep them there. If not, you can keep one copy in a safety deposit box, but keep a second copy at home so that you can access the information at any time.

If you are keeping electronic files, make sure you have a backup copy. A thumb drive in your home safe or safety deposit box is a good idea.



# Checklist

*The following is a generic list. You probably will not have everything on the list. However, you may have accounts not listed, such as more than 2 credit cards. Please add in anything that is missing so that you do not forget it.*

## Cash

For each account, make sure you have the name of the bank/institution, account number, type of account, name on the account, and contact information.

- |   |  |
|---|--|
| <input type="checkbox"/> Checking Account | <input type="checkbox"/> Other Bank Account        |
| <input type="checkbox"/> Savings Account  | <input type="checkbox"/> Health Savings Account    |
| <input type="checkbox"/> Emergency Fund   | <input type="checkbox"/> Flexible Spending Account |

## Debts

For each account, make sure you have the name of the bank/institution, account number, name on the account, interest rate, loan term and contact information.

- |   |   |
|---|---|
| <input type="checkbox"/> Mortgage                   | <input type="checkbox"/> Car Payment    |
| <input type="checkbox"/> Home Equity Line of Credit | <input type="checkbox"/> Credit Card #1 |
| <input type="checkbox"/> Student Loan               | <input type="checkbox"/> Credit Card #2 |

## Investments

For each account, make sure you have the name of the bank/institution, account number, type of account, and contact information.

- |                                   |  |
|-----------------------------------|--|
| <input type="checkbox"/> IRA      | <input type="checkbox"/> Other Retirement  |
| <input type="checkbox"/> Roth IRA | <input type="checkbox"/> College Fund #1   |
| <input type="checkbox"/> 401(k)   | <input type="checkbox"/> College Fund #2   |
| <input type="checkbox"/> 403(b)   | <input type="checkbox"/> Brokerage Account |



# Insurance

For each account, make sure you have the name of the insurance company, type of insurance, policy number, name of insured and contact information.

- |   |  |
|---|--|
| <input type="checkbox"/> Car Insurance    | <input type="checkbox"/> Homeowner/Renter Insurance      |
| <input type="checkbox"/> Life Insurance   | <input type="checkbox"/> Short-Term Disability Insurance |
| <input type="checkbox"/> Health Insurance | <input type="checkbox"/> Long-Term Disability Insurance  |
| <input type="checkbox"/> Dental Insurance | <input type="checkbox"/> Identity Theft Protection       |

# Other

- |  |                                 |
|--|---------------------------------|
| <input type="checkbox"/> Tax Returns       | <input type="checkbox"/> Will   |
| <input type="checkbox"/> IRS Form 4361     | <input type="checkbox"/> Deeds  |
| <input type="checkbox"/> Power of Attorney | <input type="checkbox"/> Titles |

# Non-Financial Documents

It is a good idea to also have the following documents on hand and in a safe place.

- |   |   |
|---|---|
| <input type="checkbox"/> Birth Certificate    | <input type="checkbox"/> Advanced Directive/Living Will |
| <input type="checkbox"/> Social Security Card | <input type="checkbox"/> Driver License Copy            |
| <input type="checkbox"/> Passport             | <input type="checkbox"/> ID Card Copy                   |

*Once you have everything in order, you will have a clear picture of your financial situation, which is the first step in mastering your personal finances.*

*Also, you can be confident that if anything happens to you, those you leave behind will have all of the information they need to take over.*

