
FINANCIAL CHECKLIST

Your Financial Life

[IN A BINDER]

A list of important items to keep track of and share with your family so that no one is left in the dark and unprepared.

PROFESSIONALS IN YOUR LIFE

Most of us have all our contacts in the cloud now, but a list of important professionals could be helpful to your partner who doesn't remember the name of your estate attorney or whether you even have one. These are often some of the first people to call if something happens to one of you. Include people like:

- ☐ Financial advisor
- ☐ Tax preparer
- ☐ Insurance broker
- ☐ Estate attorney
- ☐ Service people who care for your home/cars

BILLS & EXPENSES

Include all account numbers, contact info, and most importantly, a note on how each is paid. An easy way to do this is to print out a page from each provider and mark it with "paid automatically each month with VISA x1234" or "paid manually online from checking" and save it in the binder.

- ☐ Utilities: gas, electric, water, sewer, trash, cable, cell/home phones
- ☐ Recurring subscriptions: Netflix and similar, bridge toll account, Amazon Prime, newspapers, iTunes, Audible, gym membership... (take a quick peek at your monthly credit card statements to make sure you don't miss any)
- ☐ Membership info: Costco, AAA, etc.
- ☐ Insurance premiums: since things like long term care or life policies will be voided if they are not paid on time, make sure to note when and how often the bill typically is due
- ☐ Property tax bills

FINANCIAL INFORMATION

Recent statements for every account you have, plus username and passwords to log in.

- ☐ Taxable investment (“brokerage”) accounts
- ☐ Retirement accounts (including IRAs and 401ks, etc.)
- ☐ College savings plans
- ☐ Health savings accounts
- ☐ Annuity contracts
- ☐ Savings
- ☐ Checking
- ☐ Credit cards with monthly due dates
- ☐ Safe deposit box information as well as a key to get into it
- ☐ Social security benefits statements (<https://www.ssa.gov/myaccount/>)
- ☐ Pension benefit statements
- ☐ Recent pay stubs
- ☐ Business documents: profit sharing, partnership, stock option info, buy-sell agreement, etc.
- ☐ Loans: mortgage, home equity line of credit, business, auto, student, etc.

IMPORTANT DOCUMENTS

Make copies of these for your binder:

- ☐ Driver's licenses
- ☐ Social security cards (or just keep the originals here since you should not carry them around with you)
- ☐ Credit cards (front and back)
- ☐ Passports
- ☐ Birth/adoption/marriage/immigration documents
- ☐ Medical insurance card (front and back)
- ☐ Car titles (I keep originals in a safe deposit box)
- ☐ Car registration paperwork
- ☐ Estate planning documents
 - ☐ Power of attorney
 - ☐ Advanced health care directive
 - ☐ Wills, trusts, and where to find original (with attorney, safe deposit box, etc)

INSURANCE POLICIES & CONTRACTS

- ☐ Life
- ☐ Long term disability
- ☐ Long term care
- ☐ Medical
- ☐ Dental
- ☐ Vision
- ☐ Auto
- ☐ Home
- ☐ Personal umbrella
- ☐ Business policies
- ☐ A flash drive with an inventory of your belongings - All the photos of your stuff as well as where the same photos are located in the cloud in case you need to file an insurance claim. Victims of major weather events who document their homes and belongings may have an easier time collecting insurance than those who do not.

Pro Tip: Taking photos and/or videos of all your stuff is a bit of a pain and is a great task to hire out to your older children/teen.

NOTES

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