

Your Financial Notebook

*A financial notebook is your personal financial blueprint. It's a road map for loved ones—in case you are seriously ill, are injured, or die—saving them countless hours trying to figure out your financial affairs. Keep it in a safe place. Here are **some** of the items (copies, not originals) you may wish to include in your financial notebook.*

Family information & Personal Records

- Family members and contact information
- Education and employment records
- Certificates: birth, adoption, citizenship, marriage, divorce, death
- Financial goals
- Location of important documents

Insurance and health records

- Copies of all policies
- Account information
- Credit union account numbers and contact information
- Brokerage account numbers and contact information
- Financial advisers and contact information of agent and company

Financial documents

- Cash-flow statement
- Net-worth statement
- Spending plan (budget)
- Loans
- Tax records, including copies of tax returns

Property records

- Vehicles
- Real estate

Inventories

- Personal property/household inventory
- Safe deposit box contents
- Wallet contents

Retirement planning documents

- Pension benefit statements
- Social Security Earnings and Benefits Estimate Statements (review for accuracy)
- Tax-deferred and individual retirement plans (401K plans, IRAs)

Estate planning/legal documents

- Wills, trusts
- Advance directives
- Powers of attorney
- Letters of instruction, funeral instructions