

# TAKE ACTION

## GET FINANCIALLY ORGANIZED

Organizing your files is a step-by-step process of planning and preparation. It's not simple, but once you get a filing system together it should be easy to maintain. To help get your financial records in order, follow these important steps:

- 1 Set up:** a household financial area. Make it convenient and inviting so that it's easy to maintain going forward.
- 2 Gather:** all necessary supplies (e.g., filing cabinet, manila folders, colored pens to color code your files, calendar, trash bags, etc.), clear your calendar, and get started!
- 3 Develop:** guidelines about what stays and what goes. Double-check with your attorney, accountant, and financial advisor before you throw away anything you're not sure about.
- 4 Throw away:** or shred old receipts, expired contracts, ATM slips you've already reconciled, and junk mail.
- 5 Sort:** papers into broad categories: bills, insurance policies and records, bank and brokerage statements, legal documents, etc.
- 6 Separate:** long-term files [e.g., pension plan, 401(k), plan statements, etc.] from short-term files [e.g., recent utility or credit card bills]. Then, label your files accordingly. Be sure to use the checklist on the reverse to identify your long-term files.
- 7 Set up:** a will, living will, and health proxy. If you have already done so, make sure they remain up-to-date. Keep your files current, and discard outdated papers so that the most recent records are accessible.
- 8 Create:** a file locator or financial "key" in the event of emergency and make sure your spouse, partner, or designated loved one has a copy of it. This key is a list of important items, where to find them, and who to contact. Ask yourself questions, such as, "Will my partner be able to find and access my will in the safe deposit box?"
- 9 Make:** a list of the people that should be contacted in the event of your death, such as your attorney, financial advisor, accountant, tax advisor, executor, any trustee(s), and the employee benefit manager at your employer's office. Be sure to keep contact information current.
- 10 Use:** a planner to remind yourself when to pay bills, set up a meeting with your attorney to update legal documents, see your financial advisor to review your portfolio, and update your files on a monthly basis. Before long, you will be financially organized!

**After completing the worksheet on the back, speak with your financial advisor about how you can become more financially organized. For more information, visit [www.womenandco.com](http://www.womenandco.com).**

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## File Locator

Item	Where To Find	Whom To Contact
<i>Example: Adoption Papers for twins</i>	<i>Safe deposit box</i>	<i>Ms. Jones, Park and 57th St., 212-559-0000.</i>
Bank Statements: checking, savings, CDs		
Loan Documents: auto, mortgage, other		
Leases: auto, home, equipment		
Brokerage and Investment Statements, Securities Certificates		
Retirement Plan Statements		
Employee Benefits, including group insurance, pension plan statements, profit sharing plan		
Income Tax Records—at least 7 years		
Birth Certificate		
Marriage Certificate		
Divorce Decree		
Will		
Living Will		
Healthcare Proxy		
Trust Agreements		
Power of Attorney		
Life Insurance		
Medical/Dental Insurance and Policy Manuals		
Personal Liability/Umbrella Policy		
Property Casualty Insurance Policy		
Long-Term Care/Disability Insurance Policy		
Funeral Instructions, Cemetery Plot Deed		
Safe Deposit Box, including list of contents		
Computer Files, Password(s), and File Names		
Social Security: number and annual earnings statements		