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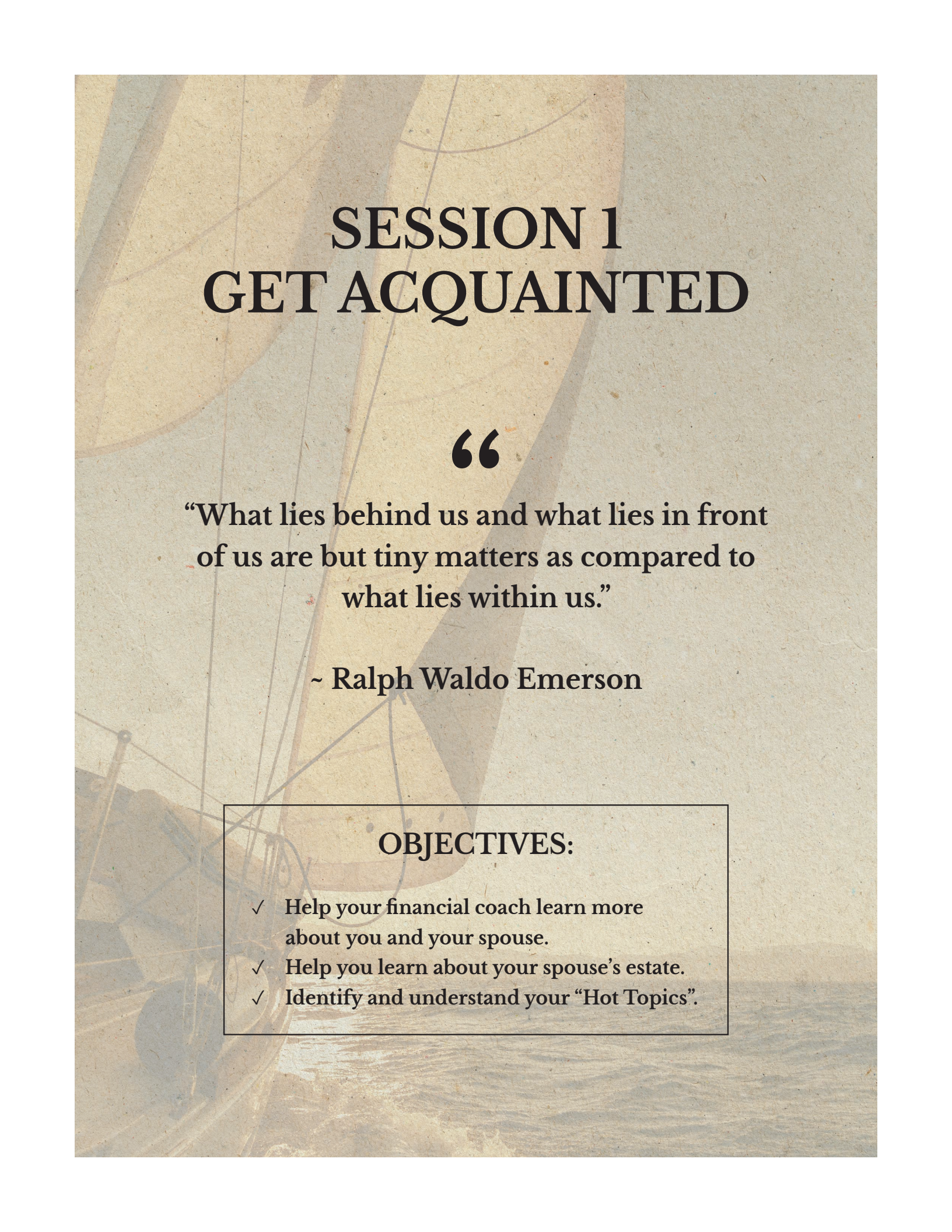
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SESSION 1 GET ACQUAINTED

“

“What lies behind us and what lies in front of us are but tiny matters as compared to what lies within us.”

~ Ralph Waldo Emerson

OBJECTIVES:

- ✓ Help your financial coach learn more about you and your spouse.
- ✓ Help you learn about your spouse's estate.
- ✓ Identify and understand your “Hot Topics”.



TOPIC 1 | ABOUT MY SPOUSE

ACTIVITY. Please use the worksheet below to record information about your spouse that your coach may inquire about.

ABOUT MY SPOUSE WORKSHEET

Decedent's Full Name:	
Aliases:	
Decedent's Birth Date:	
Decedent's Date of Death:	
Decedent's Age:	
Birth State:	
Country or State of Death:	
Mobile Phone #:	
Personal Email:	
Social Media Accounts:	
Veteran:	
Employed at the time of Death:	
Self Employed:	
Last Day of Work:	
Employer:	
Job Title:	

NOTES

ACTIVITY. Please use the worksheet below to record all your spouse's assets and liabilities. DO NOT INCLUDE ANY ASSETS OWNED BY YOU OR OWNED JOINTLY OR ANY LIABILITIES THAT YOU OWN OR WERE OWED JOINTLY. (Note: Medical bills are usually treated as joint liabilities; please don't list them here.)

ABOUT MY SPOUSE'S ESTATE WORKSHEET

ASSETS			LIABILITIES		
Checking & Savings Accounts			Mortgage & Rent		
Description	Checking	Savings	Description	Mortgage	Rent
Institution			Debt Type		
Balance	\$	\$	Amount Owed	\$	\$
Institution			Creditor		
Balance	\$	\$	Debt Type		
Institution			Amount Owed	\$	\$
Balance	\$	\$	Creditor		
Institution			Debt Type		
Balance	\$	\$	Amount Owed	\$	\$
			Creditor		
Investment Accounts			Credit Cards		
Description	Details		Description	Details	
Institution			Amount Owed	\$	
Type			Creditor		
Balance	\$		Amount Owed	\$	
Institution			Creditor		
Type			Amount Owed	\$	
Balance	\$		Creditor		
Institution			Amount Owed	\$	
Type			Creditor		
Balance	\$				

Real Estate & Property (including vehicle(s))			Car		
Description	Real Estate	Property	Description	Details	
Property Type			Amount Owed	\$	\$
Location			Creditor		
Current Value	\$	\$	Amount Owed	\$	\$
Property Type			Creditor		
Location			Utilities		
Current Value	\$	\$	Description	Details	
Property Type			Amount Owed	\$	\$
Location			Creditor		
Current Value	\$	\$	Amount Owed	\$	\$
Property Type			Creditor		
Location			Amount Owed	\$	\$
Current Value	\$	\$	Creditor		

Other Assets		Other Liabilities	
Description	Details	Description	Details
Asset Type		Amount Owed	\$
Current Value	\$	Creditor	
Asset Type		Amount Owed	\$
Current Value	\$	Creditor	
Asset Type		Amount Owed	\$
Current Value	\$	Creditor	
Asset Type		Amount Owed	\$
Current Value	\$	Creditor	
Asset Type		Amount Owed	\$
Current Value	\$	Creditor	



TOPIC 3 | ABOUT ME AND OUR FAMILY

ACTIVITY. Please use the worksheet below to record information about you and your family that your coach may inquire about.

ABOUT ME AND OUR FAMILY WORKSHEET

Name:	
Email:	
Phone - Mobile:	
Phone - Home:	
Street Address:	
City:	
State:	
Zip:	
Employer:	
Job / Title:	
Annual Salary:	
Annual Commissions/Bonus:	
Date of Birth:	
Age:	
Birth State:	
Date of Marriage:	
Location of Marriage - County:	
Location of Marriage - State:	
First Marriage for Both:	
Other:	
Family:	
Parents or Step-Parents, if living:	
Siblings or Step-Siblings, if living:	
Children or Step-Children, if living:	
Grand Children or Step-Grand Children:	



TOPIC 4 | MY FINANCIAL SNAPSHOT

ACTIVITY. Please use the worksheet below to record information about your current financial situation. This information is important as you and your coach will refer back to this worksheet often.

MY FINANCIAL SNAPSHOT WORKSHEET

Cash Reserve			Real Estate			
Description	Details	Balance	Description	Value	Owed	Interest %
Checking 1		\$	Residence	\$	\$	
Checking 2		\$	Rental Property	\$	\$	
Savings 1		\$	Other	\$	\$	
Savings 2		\$	HELOC	\$	\$	
Other		\$				
Other		\$				

Investments			Credit Cards			
Description	Type	Balance	Description	Limit	Balance	Interest %
Investment 1		\$	Credit Card 1	\$	\$	
Investment 2		\$	Credit Card 2	\$	\$	
Investment 3		\$	Credit Card 3	\$	\$	
Investment 4		\$	Credit Card 4	\$	\$	
Annuity 1		\$	Credit Card 5	\$	\$	
Annuity 2		\$	Credit Card 6	\$	\$	
Other		\$				

Retirement Accounts			Autos, Boats, Motorcycles		
Description	Yours	His	Description	Value	Details
Description	\$	\$	Vehicle 1	\$	
401(k) / 403(b)	\$	\$	Vehicle 2	\$	
Pension	\$	\$	Other	\$	
IRA 1	\$	\$	Other	\$	
IRA 2	\$	\$			
Roth IRA 1	\$	\$			
Roth IRA 2	\$	\$			
Other	\$	\$			
Other	\$	\$			

Estate Planning		Insurance			
Description	Details	Description	Face Amt.	Premium	Beneficiary
Description		Life 1	\$	\$	
Trust		Life 2	\$	\$	
Will		Group Term 1	\$	\$	
Durable POA		Disability 1	\$	\$	
Healthcare POA		Group Disability 1	\$	\$	
Healthcare Directive		Long-Term Care 1	\$	\$	
Other (Guardianship)		Other	\$	\$	

Home/Auto/Umbrella		
Description	Carrier	Details
Home/Auto/Umbrella	\$	
Other	\$	
Other	\$	



TOPIC 5 | MY HOT TOPICS

This is your opportunity to share those things that are “keeping me awake at night.” We refer to them as Hot Topics. Let’s discuss what you’ve shared below.

ACTIVITY. Please list your Hot Topics below:

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

BEFORE YOUR NEXT SESSION

1. Finish completing My Spouse’s Estate worksheet, if necessary.
2. Finish completing My Financial Snapshot worksheet, if necessary.
3. Review the next session – Get Organized.
4. Complete Exercise #1 (Your coach will assist you during the next session if you cannot complete it on your own).
5. Review the My Important Documents worksheet and complete the Activity.

SESSION 2

GET ORGANIZED

“

“Be content to progress in slow steps until you have legs to run and wings with which to fly.”

~ Padre Pio

OBJECTIVES:

- ✓ Help you access and review your credit reports, and resolve discrepancies with the credit reporting agencies.
- ✓ Help you understand why and how to place credit freezes or fraud alerts on your credit accounts.
- ✓ Help you obtain your credit score.
- ✓ Help you organize your important documents, bills and statements, and other important papers.

ACTIVITY. Please complete Exercise #1 below on your own. Your coach will help you if you are unable to complete the exercise.

EXERCISE #1

Instructions for reviewing your credit reports.

1. Log on to www.annualcreditreport.com
2. Click the red button, "Request Your Free Credit Reports"
3. Click next red button, "Request Your Credit Reports"
4. Complete the form and click "Next"
5. Select the credit reports you wish to review (select Experian and TransUnion)
6. Verify information; add email and phone number and click "Continue"
7. Confirm your identity by answering 3-4 personal questions (you will be required to do this for each credit report you would like to review)
8. Carefully review your credit report; you may initiate a dispute from this page by clicking the yellow button at the top of the page and following the instructions
9. Print a copy of your credit report, since you will not be able to get another free copy for 12 months; you can also save it as a PDF file
10. When you are ready to move to the next credit report, click the red button at the top of the page, "Get Your Next Report"

ACTIVITY. Please complete Exercise #2 below on your own. Your coach will help you if you are unable to complete the exercise. This exercise is optional.

EXERCISE #2

Instructions for placing a credit freeze on your credit:

1. Log on to www.experian.com/freeze/center.html or www.transunion.com/credit-freeze
2. Click "Add a Security Freeze"
3. Complete form and create password or choose PIN (make a note of your password or PIN and/or access credentials for each bureau website!); click Next
4. Confirm your identity, if required; follow instructions
5. Select Freeze (or Unfreeze)

ACTIVITY. Visit www.myfico.com and obtain your credit score. You may also visit any one of the three credit agencies and retrieve your score for a small fee.

ACTIVITY. Review the following list of preventative measures you can take right now to better protect your identity from cyber criminals. Circle at least five items where you can take action today.

- Keep personal information in a safe place, such as a safe or lock box, and avoid storing documents in easily accessible places like vehicle glove boxes or day planners.
- Report lost or stolen cards and checks immediately.
- File a police report immediately, indicating the information that was stolen.
- Photocopy all the contents of your wallet. Copy both sides of each license, credit card, etc. This way, you will know what you had in your wallet if it is stolen, and you will have all the account numbers and phone numbers to call and report the theft. Keep photocopies in a safe place, such as a fireproof lock box, safe, or safety deposit box. Also photocopy your passport.
- File your tax return as soon as possible to avoid the potential for an ID thief to intercept your refund.
- Cancel and cut up unused credit cards or keep them in a fire-proof lock box or safe.
- Do not sign the back of your credit cards—instead, put “Photo ID Required”
- Don’t give your Social Security or account numbers over the phone to anyone who has called you, or to anyone you don’t know. (Demand to know why your information is needed and how it will be used.)
- Shred documents that contain personal information (bank statements, credit solicitations, tax notices, investment statements, etc.).
- Cancel your paper bills and statements wherever possible, and instead have your statements sent to you online and pay bills online.

- Cancel your paper bills and statements wherever possible, and instead have your statements sent to you online and pay bills online.
- If you must use paper statements and receive them in the mail, pay attention to your billing cycles. File them in chronological order and then you'll know when one is missing.
- Follow up with your creditors when your bills don't arrive on time—it may be a sign that your address was changed by an identity thief who has taken over your account.
- Do not place outgoing mail in your mailbox. Deposit mail in a U.S. mailbox or at the post office to reduce the chance of mail theft.
- Monitor your statements for unauthorized charges and dispute them immediately.
- Refrain from carrying unnecessary information, such as PINs, passwords, or Social Security numbers, in your wallet or purse.
- Keep highly sensitive financial information (such as bank statements, log-ins for online banking accounts, ATM card PINs, or paper checks) away from where others, including family members, friends, neighbors, and domestic employees, could potentially access it.
- Put passwords on your credit, bank, and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number, phone number, or a series of consecutive numbers.
- When you order checks, have only your initials of your first and middle name with last name put on them. If someone takes your checkbook, they will not know if you sign your checks with your initials or your first name, but your bank will.

- Store new and cancelled checks safely. Also, only carry your checkbook with you when necessary.
- Have your new checks mailed to a P.O. Box, if possible.
- When writing out checks, do not put the full account number in the memo section—only put the last four numbers.
- Retrieve paper mail promptly and deposit mail with sensitive information in a secure outgoing mailbox. Get a locking mailbox for your home if you are unable to retrieve it quickly.
- Forward mail to a local post office when on vacation or business trips, or have a trusted neighbor pick up your mail.
- Find out who can access your personal information at work and verify that access is strictly controlled.
- When responding to email from financial institutions, ignore any Internet links provided and type the known address instead, or call them through their 800 number.
- Use and regularly update your computer's firewall, anti-spyware, and anti-virus software.
- Order a copy of your credit report by taking advantage of the free annual report from all three credit bureaus at www.annualcreditreport.com. It is recommended that you check your credit report often.
- Place credit freezes on your credit at all three credit bureaus.
- If possible, pull your spouse's credit reports and review for suspicious activity; consider placing a credit freeze on your spouse's credit at all three credit bureaus.

- Don't register while visiting websites or participate in phone surveys, marketing surveys, or contests (e.g. the car drawing at the mall). Once a company buys a list with your information, you will become a target of their marketing campaign, and this creates one more source for identity thieves to find and steal your personal information.
- Opt out of pre-screened or pre-approved credit offers. Contact the National Consumer Credit Reporting Agencies by calling 1-888-5OPT-OUT or 1-888-567-8688. They can stop the selling of your personal information to creditors for the purpose of pre-approved offers.
- Remove your name from marketing lists. The Direct Marketing Association (DMA) is responsible for notifying its members that they must remove your name from lists they sell. Your name and address remain in the DMA's consumer exclusion files for five years. Contact them at <http://www.dmachoice.org/consumerassistance.php>.
- When using social networking sites, take care to ensure the privacy of your personal information and limit what you share. Know the people with whom you are communicating, and only allow trusted individuals to access your profile.
- Cancel your spouse's driver license at the DMV.



TOPIC 1 | SAFEGUARDING MY CREDIT & PROTECTING MY IDENTITY

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I have pulled credit reports for me from at least two of the three credit agencies	Pg. 13
<input type="checkbox"/>	I have examined my credit reports and disputed any discrepancies	Pg. 13-14
<input type="checkbox"/>	I have pulled credit reports for my spouse from at least two of the three credit agencies, if possible	Pg. 13
<input type="checkbox"/>	I have contacted the creditors for any accounts listed on the credit report that are open and active but should be closed	Pg. 14
<input type="checkbox"/>	I have placed a freeze or fraud alert with all three credit agencies	Pg. 14-18
<input type="checkbox"/>	I know my credit score	Pg. 18-19
<input type="checkbox"/>	If my credit score is poor (below 580), I understand what I need to do to improve it	Pg. 20
<input type="checkbox"/>	I have reviewed the many actions I can begin to take to protect myself against identity theft	Pg. 21-24
<input type="checkbox"/>	I have cancelled my spouse's driver license at the DMV	Pg. 24

MY IMPORTANT DOCUMENTS WORKSHEET

Description	Found & Filed	Details
Marriage Certificate		
Birth Certificate		
Last Will and Testament		
Living Trust		
Insurance Trust (ILIT)		
Charitable Trust		
Minor's Trust		
General Power of Attorney		
Medical Power of Attorney		
Medical Directive		
Custodial Account		
Donor Advised Fund		
Prenuptial Agreement		
Post-Nuptial Agreement		
Divorce Decree or Settlement		
Citizenship Papers		
Child Support Agreement		
Adoption Papers		
Organ Donation Form		
Burial or Pre-Need Agreement		
Certificate of Military Discharge (DD Form 214)		
Tax Returns (retain last 3 years)		
Deeds to Real Property		
Auto & Home Insurance Policies		

MY IMPORTANT DOCUMENTS WORKSHEET

Description	Found & Filed	Details
Vehicle Titles and Registrations		
Leased Vehicle Contract		
Other Titles (boat, motorcycle)		
Brokerage/Investment Statement(s) (CDs, IRA, Roth IRA)		
Annuity Contracts and Statement(s)		
HSA (Healthcare Savings Account) Statement(s)		
Medical Insurance Statement(s)		
Bank or Credit Union Statements (checking, savings, line of credit)		
Safe Deposit Box Inventory		
Home Safe Inventory		
Savings Bonds		
Stock Certificates		
Airline Frequent Flyer Statements		
List of Medications (taken regularly)		
Other		

ACTIVITY. Complete the My Bills & Debt Worksheet below. Circle the bills that are past due. Please don't list any bills/debts that you believe to be your spouse's responsibility (you've already done that).

MY BILLS & DEBT WORKSHEET

Bill Description		When Paid	How Paid	How Much
<i>Example: Mortgage</i>		<i>Monthly (M) Quarterly (Q) Annually (A)</i>	<i>Automatic Withdrawal</i>	<i>\$1,200</i>
Mortgage/Rent				\$
Home Equity Loan/Line of Credit				\$
HOA				\$
Property Taxes				\$
Institution				\$
Balance				\$
Personal Loans	Car Loan 1			\$
	Car Loan 2			\$
	Personal Loan 1			\$
	Personal Loan 2			\$
	Student Loan			\$
	Other Loan			\$
Healthcare	Doctor Bills			\$
	In-Home Services			\$
	Medical Equipment			\$
	Medicines			\$
	Other			\$

MY BILLS & DEBT WORKSHEET

Bill Description		When Paid	How Paid	How Much
Credit Card	Credit Card 1			\$
	Credit Card 2			\$
	Credit Card 3			\$
	Credit Card 4			\$
	Credit Card 5			\$
	Credit Card 6			\$
Insurance	Homeowner's			\$
	Renter's			\$
	Car			\$
	Health			\$
	Life			\$
	Other			\$
Utilities	Electric			\$
	Water			\$
	Trash			\$
	Oil/Gas			\$
	Internet/ Cable			\$
	Phone			\$
	Cell			\$
	Other			\$

MY BILLS & DEBT WORKSHEET

Bill Description		When Paid	How Paid	How Much
Services/Memberships	Child Care			\$
	Lawn Care			\$
	Pest Control			\$
	Snow Removal			\$
	Home Security			\$
	Gym			\$
	Newspaper			\$
	Other			\$
Pets	Food			\$
	Veterinary			\$
	Medicines			\$
	Other			\$
Other				\$
				\$
				\$
				\$
				\$



TOPIC 2 | MY IMPORTANT DOCUMENTS

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I have reviewed the My Important Documents list and have filed those documents; I have identified missing documents that I need to find or request and I understand how to do this	Pg. 26-28
<input type="checkbox"/>	I have a filing system	Pg. 29-30
<input type="checkbox"/>	I have purged my files and shredded old and unnecessary documents	-
<input type="checkbox"/>	I have a plan for my original and copies of important legal documents (like a home safe or safe deposit box)	-
<input type="checkbox"/>	I have opened all unopened mail and filed important papers; I have created a stack of letters or papers I don't understand	Pg. 31-34
<input type="checkbox"/>	I have collected all my current bills into another stack	Pg. 31-34
<input type="checkbox"/>	If I have past due bills, I've collected them into yet another stack; I have contacted these creditors to work out a payment schedule	Pg. 31-34
<input type="checkbox"/>	I know my passwords; they are safe, and someone I trust can access them in the event of my incapacity	Pg. 35
<input type="checkbox"/>	I know my spouse's passwords and can access his online accounts	Pg. 35
<input type="checkbox"/>	I have access to my spouse's email and smartphone; I continue to monitor both for important communications	Pg. 35

BEFORE YOUR NEXT SESSION

1. Review the next session—Get Prioritized.
2. Complete as many activities as possible.





SESSION 3 GET PRIORITIZED

“

“The best thing about the future is that it comes one day at a time.”

~ Abraham Lincoln

OBJECTIVES:

- ✓ Help you claim all benefits for which you are entitled.
- ✓ Help you understand your money flow.
- ✓ Help you understand your net worth.
- ✓ Help you understand your banking.
- ✓ Help you understand your investments.



TOPIC 1 | CLAIMING MY BENEFITS

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I have completed claiming social security benefits	Pg. 38-41
<input type="checkbox"/>	I have completed claiming life insurance benefits	Pg. 41-43
<input type="checkbox"/>	I have completed claiming deferred annuity benefits	Pg. 43
<input type="checkbox"/>	I have completed claiming current and former employer benefits	Pg. 44-46
<input type="checkbox"/>	I have reviewed the beneficiaries of my spouse's retirement accounts, including employer retirement savings plan, and if named the primary beneficiary, I have a plan for consolidating these rollovers into an IRA account in my name	Pg. 44, 82
<input type="checkbox"/>	I have completed claiming VA benefits	Pg. 47-48
<input type="checkbox"/>	I have completed claiming federal, civil service, or state employee benefits	Pg. 48
<input type="checkbox"/>	I understand how to explore unclaimed funds that might be mine	Pg. 49

ACTIVITY. Complete the worksheet below.

MY SOURCES OF INCOME WORKSHEET

Income Description	When Paid	How Much
Salary		\$
(Net) Self-Employment Income		\$
Property Rental		\$
Social Security		\$
Pension		\$
Investment		\$
Other		\$
TOTAL:		\$

ACTIVITY. Complete the next two worksheets below.

MY FIXED EXPENSES WORKSHEET

"Fixed Expense" Description		When Paid	How Paid	How Much
<i>Example: Mortgage</i>		<i>Monthly (M) Quarterly (Q) Annually (A)</i>	<i>Automatic Withdrawal</i>	<i>\$ 1,200.00</i>
Mortgage/Rent				\$
Home Equity Loan/Line of Credit				\$
HOA				\$
Property Taxes				\$
Institution				\$
Balance				\$
Personal Loans	Car Loan 1			\$
	Car Loan 2			\$
	Personal Loan 1			\$
	Personal Loan 2			\$
	Student Loan			\$
	Other Loan			\$
Healthcare	Doctor Bills			\$
	In-Home Services			\$
	Medical Equipment			\$
	Medicines			\$
	Other			\$

MY FIXED EXPENSES WORKSHEET

"Fixed Expense" Description		When Paid	How Paid	How Much
Credit Card	Credit Card 1			\$
	Credit Card 2			\$
	Credit Card 3			\$
	Credit Card 4			\$
	Credit Card 5			\$
	Credit Card 6			\$
Insurance	Homeowner's			\$
	Renter's			\$
	Car			\$
	Health			\$
	Life			\$
	Other			\$
Utilities	Electric			\$
	Water			\$
	Trash			\$
	Oil/Gas			\$
	Internet/ Cable			\$
	Phone			\$
	Cell			\$
	Other			\$

MY FIXED EXPENSES WORKSHEET

"Fixed Expense" Description		When Paid	How Paid	How Much
Services/Memberships	Child Care			\$
	Lawn Care			\$
	Pest Control			\$
	Snow Removal			\$
	Home Security			\$
	Gym			\$
	Newspaper			\$
	Other			\$
Pets	Food			\$
	Veterinary			\$
	Medicines			\$
	Other			\$
Other				\$
				\$
				\$
				\$
				\$
TOTAL:				\$

MY DISCRETIONARY EXPENSES WORKSHEET

"Discretionary Expense" Description	When Paid	How Paid	How Much
Groceries	Monthly (M) Quarterly (Q) Annually (A)	Check	\$600
Groceries			\$
Clothing			\$
Home Maintenance			\$
Car Maintenance			\$
Entertainment (Movies, Concerts)			\$
Dining Out			\$
Liquor			\$
Subscriptions (Newspaper, Books)			\$
Household Improvements			\$
Dry Cleaning			\$
Birthday Gifts			\$
Holiday Gifts			\$
Hairdresser, Nails			\$
Vacation and Travel			\$
Child Expenses (other than childcare)			\$
Charitable Contributions			\$
Drugstore			\$
Other Dues			\$
Unreimbursed Business Expenses			\$
Professional Fees			\$
Education			\$
Other			\$
Other			\$
TOTAL:			\$

ACTIVITY. Complete the worksheet below. Simply subtract your expense totals from your total income.

MY MONEY FLOW WORKSHEET

My Money Flow Statement		How Much
Total Monthly Income		\$
Total Fixed Expenses	minus	\$
Total Discretionary Expenses	minus	\$
TOTAL:		\$

ACTIVITY. Please complete Exercise #3 below on your own. Your coach will help you if you are unable to complete the exercise.

EXERCISE #3

Instructions for calculating your Net Worth. (Having a calculator will be helpful.)

1. Return to the My Financial Snapshot Worksheet on page. Can you separate the assets from the liabilities?
2. Take a sheet of paper and draw a vertical line down the middle. On the left side of the line, list the asset amounts. On the right, list all the liability amounts.
3. Using a calculator, add the asset amounts and write the total at the bottom. Then do the same thing with the liabilities.
4. Subtract the total liabilities amount from the total assets amount. This is your Net Worth.



TOPIC 2 | MANAGING MY MONEY FLOW

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I understand my sources of income	Pg. 52-53
<input type="checkbox"/>	I understand my fixed monthly expenses	Pg. 53-57
<input type="checkbox"/>	I understand my discretionary monthly expenses	Pg. 58
<input type="checkbox"/>	I understand my Money Flow	Pg. 59
<input type="checkbox"/>	I know my Net Worth	Pg. 60
<input type="checkbox"/>	I understand the benefits of a monthly budget	Pg. 61
<input type="checkbox"/>	I have a plan to handle outstanding bills, if applicable	Pg. 62-63
<input type="checkbox"/>	I understand the benefits of an emergency savings fund	Appendix F



TOPIC 3 | UNDERSTANDING MY BANKING

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I have consolidated my banking activities to one bank to simplify my life	Pg. 68
<input type="checkbox"/>	I have changed joint accounts to accounts in my own name	Pg. 68
<input type="checkbox"/>	I have set up spending alerts on my smartphone	Pg. 69
<input type="checkbox"/>	If my spouse had an account in their own name, I have used this account as the "Estate of" account to settle the estate	Pg. 69-70, 98
<input type="checkbox"/>	I have inventoried our Safe Deposit Box, and have decided whether to retain the box or not; if I am retaining it, I have taken the necessary actions to make it accessible upon my death	Pg. 70-71
<input type="checkbox"/>	I have closed my spouse's credit card account(s) and destroyed their debit and credit cards	Pg. 71
<input type="checkbox"/>	I have opened a bank credit card in my name (if you hadn't already) and I have closed our joint credit cards	Pg. 71-72
<input type="checkbox"/>	I have at least the minimum payment going to my credit card account automatically each month so I never miss a payment	Pg. 71
<input type="checkbox"/>	I understand the difference between credit and debit cards	Pg. 72, Appendix G
<input type="checkbox"/>	I have added a joint owner or signatory to my account(s) to ensure someone I trust has access to my funds should I become incapacitated	Pg. 72-73
<input type="checkbox"/>	I have added the POD feature to add a beneficiary(ies) to my account(s) to avoid probate	Pg. 74

ACTIVITY. Please complete the worksheet below. Having your most recent investment statements may be helpful.

My Retirement Assets	Balance	Allocation	Risk Level	Holdings	Located
<i>IRA - Example</i>	\$12,000	60/40	<i>Moderate</i>	<i>Mutual Funds</i>	<i>TCF Bank</i>
IRA 1	\$				
IRA 2	\$				
Roth IRA	\$				
Other:	\$				
Other:	\$				
My Employer's Plan (e.g. 401(k))	\$				
My Spouse's Rollover 1	\$				
My Spouse's Rollover 2	\$				



TOPIC 4 | UNDERSTANDING MY INVESTMENTS

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I have a basic understanding of investing; if not, I should consider hiring a financial advisor	Pg. 76-80
<input type="checkbox"/>	My allocations are appropriate for my risk tolerance and my investment goals	Pg. 76, 80
<input type="checkbox"/>	I understand my investments, especially my retirement investments	Pg. 81
<input type="checkbox"/>	I have rolled over my spouse's employer's retirement account (401(k), 403(b)) and any other IRAs to my IRA(s)	Pg. 81-82
<input type="checkbox"/>	I understand whether or not I have to take an RMD this year	Pg. 83-84
<input type="checkbox"/>	I understand how to update ownership to my jointly owned securities accounts	Pg. 85-86
<input type="checkbox"/>	I have considered the possible options for protecting my individual brokerage account to avoid probate	Pg. 86

BEFORE YOUR NEXT SESSION

1. Review the next session—Get Stabilized.
2. Complete as many of the activities as possible.

SESSION 4

GET STABILIZED

“

“I don't want to get to the end of my life and find that I have lived just the length of it. I want to have lived the width of it as well.”

~ Diane Ackerman

OBJECTIVES:

- ✓ Help you take ownership of your assets.
- ✓ Help you understand your taxes.
- ✓ Help you understand your insurance needs.
- ✓ Help you understand how to protect your estate.
- ✓ Help you understand your household.



TOPIC 1 | TAKING OWNERSHIP OF MY ASSETS

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I understand how to update the title to my jointly owned home	Pg. 89
<input type="checkbox"/>	I understand how to update the title to my jointly owned auto and any other vehicles	Pg. 89-90
<input type="checkbox"/>	I understand how to update ownership to my jointly owned stock and bond certificates	Pg. 90
<input type="checkbox"/>	I understand how to update ownership to my jointly owned securities	Pg. 85-86, 90
<input type="checkbox"/>	I understand how to update ownership to my jointly owned U.S. Savings Bonds.	Pg. 91
<input type="checkbox"/>	I understand there may be digital assets of which to take ownership	Pg. 91



TOPIC 2 | UNDERSTANDING MY TAXES

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I understand my filing status this year and following years	Pg. 93-97
<input type="checkbox"/>	I understand the taxes I must file and when I must file them	Pg. 96
<input type="checkbox"/>	I have adjusted my W-4 with my employer, if applicable	-



TOPIC 3 | UNDERSTANDING MY INSURANCE NEEDS

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I have suitable healthcare insurance in place, or have a plan for obtaining suitable healthcare insurance	Pg. 100-102
<input type="checkbox"/>	I understand the benefits of long-term healthcare coverage	Pg. 102-103
<input type="checkbox"/>	I have removed my spouse from policies where necessary and have updated my life insurance beneficiary(ies)	Pg. 41, 102, 104
<input type="checkbox"/>	I have reviewed my life insurance policies if I have coverage, understand my coverage(s), and understand the benefits of a need analysis	Pg. 104-105
<input type="checkbox"/>	If I am employed, I understand my insurance benefits at work, including disability insurance	Pg. 105
<input type="checkbox"/>	I have suitable auto insurance in place	Pg. 106-107
<input type="checkbox"/>	I have suitable homeowner's or renter's insurance in place	Pg. 107-108
<input type="checkbox"/>	I understand the benefits of additional liability ("umbrella") coverage	Pg. 109



TOPIC 4 | PROTECTING MY ESTATE

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I understand the importance of having a current will	Pg. 111-113
<input type="checkbox"/>	I understand a trust may be an option I want to review with an estate planning attorney	Pg. 113-114
<input type="checkbox"/>	I understand the importance of having a durable power-of-attorney	Pg. 114-116
<input type="checkbox"/>	I understand the importance of having advance directives	Pg. 116-117



TOPIC 5 | MANAGING MY HOUSEHOLD

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I understand preventative maintenance for my home	Pg. 118
<input type="checkbox"/>	I can manage home repairs, or have someone in my life who can	Pg. 118
<input type="checkbox"/>	I understand preventative maintenance for my car	Pg. 118-119
<input type="checkbox"/>	I can winterize my home, or have someone in my life who can	Pg. 119
<input type="checkbox"/>	I understand how roadside assistance could be helpful	Pg. 120
<input type="checkbox"/>	I can manage my yard chores, or have someone in my life who can	Pg. 120
<input type="checkbox"/>	I understand how a home security system, like Ring or Arlo, could provide additional security	Pg. 121
<input type="checkbox"/>	I can back-up my computer and smartphone, or have someone in my life who can	Pg. 121