ULLOA FINANCIAL

-Elevate your legacy-

PERSONAL FINANCIAL ORGANIZATION CHECKLIST

A practical guide to gathering, organizing, and reviewing the information that supports your financial life.

How to use this checklist

Work through one section at a time. Check each item that is complete, mark items that need attention, and note where important records are stored. This checklist is not a substitute for personalized financial, tax, legal, investment, or insurance advice.

HOUSEHOLD INFORMATION

Name(s):	
Date completed:	
Next review date:	
Primary document location:	

KNOWLEDGE IS THE FIRST STEP. A PLAN IS THE NEXT.

1. INCOME, CASH FLOW, AND BANKING

Gather the records that show how money enters, moves through, and leaves your household.

- ☐ Recent pay stubs or income statements for each household earner
- ☐ Most recent federal and state income tax returns
- ☐ Records of bonuses, commissions, overtime, or seasonal income
- ☐ Social Security, pension, annuity, rental, or other recurring income statements
- ☐ Checking and savings account statements
- ☐ Money market and certificate of deposit statements
- ☐ List of recurring monthly bills and automatic payments
- ☐ Monthly spending estimate for flexible expenses
- ☐ Emergency fund balance and target amount
- ☐ List of upcoming major purchases or expected expenses

Review question

Does your current cash flow leave enough room for saving, debt reduction, protection needs, and the goals that matter most?

2. DEBT AND CREDIT

Create one complete view of what you owe, the interest charged, and the required payments.

- ☐ Mortgage statements and current interest rate
- ☐ Home equity loan or line of credit statements
- ☐ Auto loan statements
- ☐ Student loan statements
- ☐ Credit card statements
- ☐ Personal loan or buy-now-pay-later balances
- ☐ Business debt for which you have a personal obligation
- ☐ Current credit report from each major credit bureau
- ☐ List of minimum payments, payoff balances, and interest rates
- ☐ Debt payoff priorities or refinancing questions

3. SAVINGS AND INVESTMENTS

Organize all accounts, including those held at different institutions or through former employers.

- ☐ Employer retirement plan statements, such as 401(k), 403(b), 457, or TSP
- ☐ Traditional and Roth IRA statements
- ☐ Brokerage and managed investment account statements
- ☐ Education savings accounts, including 529 plans
- ☐ Health savings account statements
- ☐ Stock options, restricted stock, or employee stock plan records
- ☐ Cryptocurrency or digital asset records, if applicable
- ☐ List of account owners, beneficiaries, and trusted contacts
- ☐ Current investment contribution amounts
- ☐ Record of investment goals, time horizons, liquidity needs, and risk concerns

4. INSURANCE AND RISK PROTECTION

Collect the policies that protect your income, family, property, health, and business responsibilities.

- ☐ Health insurance plan summary and identification cards
- ☐ Life insurance policies and current in-force illustrations, if available
- ☐ Disability income insurance policies
- ☐ Long-term care insurance policies
- ☐ Homeowners, renters, or condominium insurance declarations
- ☐ Auto insurance declarations
- ☐ Personal umbrella liability policy
- ☐ Business insurance policies
- ☐ List of policy owners, insured persons, beneficiaries, premiums, and renewal dates
- ☐ Notes about coverage gaps, changing needs, or policies that require review

Important reminder

Insurance needs can change after marriage, divorce, the birth or adoption of a child, a home purchase, a career change, business growth, retirement, or the death of a family member.

5. RETIREMENT AND FUTURE INCOME

Bring together the information needed to evaluate when and how retirement income may begin.

- ☐ Estimated Social Security benefits
- ☐ Pension benefit estimates and available payout options
- ☐ Retirement plan account balances and contribution elections
- ☐ Annuity contracts and benefit statements
- ☐ Projected retirement date or range of possible dates
- ☐ Estimated retirement living expenses
- ☐ Healthcare and Medicare planning information
- ☐ Expected housing costs in retirement
- ☐ List of debts expected to remain at retirement
- ☐ Retirement income questions, priorities, and concerns

6. ESTATE AND LEGACY DOCUMENTS

Confirm that your legal documents and account instructions reflect your current wishes.

- ☐ Last will and testament
- ☐ Revocable or irrevocable trust documents, if applicable
- ☐ Durable financial power of attorney
- ☐ Healthcare power of attorney or healthcare surrogate designation
- ☐ Living will or advance healthcare directive
- ☐ HIPAA authorization
- ☐ Beneficiary designations for retirement accounts, insurance, and annuities
- ☐ Transfer-on-death or payable-on-death registrations
- ☐ Guardianship instructions for minor or dependent children
- ☐ Letter of instruction, charitable intentions, or funeral preferences
- ☐ Contact information for your attorney, tax professional, and other advisers
- ☐ Secure location of original documents and instructions for access

7. PROPERTY AND MAJOR ASSETS

Document what you own and where the supporting records can be found.

- ☐ Primary residence deed and recent property tax statement
- ☐ Mortgage and home equity records
- ☐ Rental, vacation, or investment property records
- ☐ Vehicle titles and registrations
- ☐ Business ownership documents or partnership agreements
- ☐ Valuable personal property inventory
- ☐ Recent appraisals for jewelry, art, collectibles, or other significant items
- ☐ Digital asset inventory and access instructions
- ☐ Safe-deposit box information and authorized users
- ☐ Estimated values and ownership structure of major assets

8. TAXES AND PROFESSIONAL RECORDS

Keep the records that support tax preparation, planning, and coordination with your professional team.

- ☐ Recent federal and state tax returns with supporting schedules
- ☐ W-2, 1099, K-1, and other income forms
- ☐ Estimated tax payment records
- ☐ Property tax and mortgage interest records
- ☐ Charitable contribution records
- ☐ Business income and expense records
- ☐ Cost-basis records for investments or property
- ☐ Tax notices, correspondence, or payment plans
- ☐ Contact information for your tax professional
- ☐ List of tax questions or planning opportunities to discuss

9. BUSINESS OWNER INFORMATION

Complete this section if you own or share ownership in a business.

- ☐ Articles of organization or incorporation
- ☐ Operating agreement, partnership agreement, or bylaws
- ☐ Ownership percentages and capitalization records
- ☐ Recent business tax returns and financial statements
- ☐ Business bank, loan, and credit account statements
- ☐ Buy-sell or shareholder agreement
- ☐ Business succession or continuity plan
- ☐ Key-person and business-owned insurance policies
- ☐ Employee benefit plan documents
- ☐ List of business advisers, lenders, and insurance contacts

10. DIGITAL ACCESS AND EMERGENCY INFORMATION

Create a secure plan for accessing essential information during an emergency or incapacity.

- ☐ Secure password manager or approved password storage method
- ☐ List of financial institutions and account contact information
- ☐ Trusted emergency contact or designated person with appropriate authority
- ☐ Location of insurance policies and estate documents
- ☐ Location of keys, safe combinations, and safe-deposit information
- ☐ Instructions for digital assets, subscriptions, and online accounts
- ☐ Copies of identification documents stored securely
- ☐ Emergency household information sheet
- ☐ Plan for regular backup of important digital records
- ☐ Instructions explaining who should be contacted first in an emergency

Security note

Do not place account passwords, Social Security numbers, or full account numbers in an unsecured document. Use secure storage and provide access only to properly authorized individuals.

ANNUAL REVIEW TRIGGERS

Review your financial organization whenever one of these events occurs.

- ☐ Marriage, divorce, or change in domestic partnership
- ☐ Birth, adoption, or change in dependent responsibilities

- ☐ Death or serious illness in the family
- ☐ New job, promotion, retirement, or business transition
- ☐ Home purchase, sale, or major relocation
- ☐ Large inheritance, gift, or sale of an asset
- ☐ Significant change in income, debt, or expenses
- ☐ Change in tax law, benefits, insurance, or estate documents

ITEMS REQUIRING ATTENTION

Item or question	Person responsible	Target date

YOUR FINANCIAL ORGANIZATION SUMMARY

My financial records are primarily stored here:	
The person who knows how to access them is:	
The three items needing the most attention are:	
The next financial conversation I need to schedule is:	
My next review date is:	
Other notes:	

QUESTIONS TO CONSIDER

- ☐ Are all accounts and policies titled correctly?
- ☐ Do beneficiary designations still reflect your wishes?
- ☐ Could a trusted person locate essential information during an emergency?
- ☐ Are savings, investments, insurance, taxes, and estate documents working together?
- ☐ What decisions would benefit from guidance from a financial, tax, legal, or insurance professional?

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This checklist can help you prepare for a more informed financial conversation and identify the areas that may require further attention.

SCHEDULE A CONSULTATION

EDUCATIONAL DISCLOSURE