



*Myra Alport Money Coach*

## **GETTING ORGANIZED WILL HELP YOUR SANITY**

Organizing your financial life will help you feel more in control. After all, you've had a lot on your mind and, hopefully, the dust has settled a bit. Use this list to assure your accounts and assets are properly titled/updated and/or closed and that your estate planning documents reflect your wishes going forward. It's easy to overlook these finer details yet they are extremely important.

### **1 CLOSE**

- Joint checking, savings and investment accounts
- Joint credit cards or cards that you authorized your former spouse to use (make sure they are paid off first)

### **2 RETITLE IN YOUR NAME**

- Vehicles - and sign a beneficiary deed (obtain from DMV)
- Home ownership - and consider a transfer-on-death beneficiary deed (consult an attorney or laws in your state for specific information)

### **3 UPDATE**

- Beneficiaries on new checking, savings and investments
- Beneficiaries on life insurance policies (group and individual)
- Wills, medical directives, powers of attorney, trusts
- All digital passwords and PIN numbers
- Employee benefits department with emergency contacts and your single tax filing status (W-4)

Maintain copies of all documents in a safe place, and let your loved ones know where they are stored, whether in a physical or digital file. Take a deep breath!