

## DOCUMENT CHECKLIST

Similar to changing the batteries in smoke detectors, *DIY financial planners* should periodically inventory their financial documents and information. The following tables are supplement *In Our Reach: How Resourceful Employees Build and Preserve Wealth at Work* and can be used in the process to create unique dividers and organize retained items.

Completing this step typically demands substantial time during the initial effort, but less in subsequent efforts. It also requires: up to 20 manila folders; a pen or pencil to complete the checklist; a fine-point marker to identify each folder; and a dry and secure location to store all materials, like a lockable file drawer for paper copies, encrypted USB storage device for digital copies, or access to a highly-secure online storage platform (or cloud).

Folder 1: Identification				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Birth certificates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Social Security cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Drivers' licenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Passports (or copy of 1st page of passports)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Naturalization papers (e.g., Visas, Green Cards)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Death certificates (for deceased family members)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Pet licenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Folder 2: Earnings				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Copy of IRS Form W-4 (tax withholding worksheet)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Copy of previous three (3) annual federal and state tax returns	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Total Compensation Statement (if provided by employer)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Bankruptcy documents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ 1099s for side gigs, small businesses, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 3: Marriage</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Marriage license	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Prenuptial or Postnuptial agreements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Divorce decrees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Court Orders (e.g., child support documents)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Qualified Domestic Relations Orders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Retirement plan separation as result of divorce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 4: Career</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Degrees and diplomas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Professional licenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Union membership records	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Training certificates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Awards, recognition, letters of recommendation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Military discharge records (Form DD 214)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Veteran's Administration Benefits records	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 5: Banking</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Checking accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Savings accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Money market accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Certificates of deposit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Safe deposit box records and location of keys	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 6: Credit</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Credit history reports	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Credit score disclosure forms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Credit card agreements and contracts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Folder 7: Consumer Debt**

Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Credit card agreements and contracts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Loan payoff statements (e.g., car loan)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Folder 8: Student Debt**

Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Free Application for Federal Student Aid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ College transcripts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Folder 9: Real Estate Debt**

Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Loan documents (ex. closing statement)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Property deeds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Real estate tax bills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Title insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Home warranties	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Homeowner/Condominium Association agreements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Rental or lease agreements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Folder 10: College**

Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Student transcripts and standardized test scores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Education IRA accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ 529 accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Uniform Gift to Minors Act (UGMA) accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Uniform Transfer to Minors Act (UTMA) accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Other savings plans (e.g., college savings credit plans, Upromise reports, financial aid, scholarships)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Folder 11: Retirement**

Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Workplace plan Summary Plan Descriptions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Annual, quarterly, or monthly statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

▪ Copies of retirement plan beneficiary forms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ IRA statements (traditional and Roth accounts)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Fixed & Variable annuity statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Summary of Cash Value Insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Annual Social Security Benefit statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Folder 12: Other Investments				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Brokerage account statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Mutual fund account statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Stock, Bond, and other transaction records	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Stock purchase plan or stock option plan records	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Patent or trademark applications or registrations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Any other investment statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Folder 13: Property & Casualty Insurance				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Home owner's insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Condo owner's insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Renter's insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Umbrella insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Flood insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Collectibles appraisals and policy riders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Folder 14: Auto Insurance				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Vehicle titles and registrations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Auto insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Vehicle loan and lease documents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Vehicle warranties, guarantees, or service plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 15: Health Insurance (including Pet)</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Extra medical and prescription benefit ID cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Summary Plan Descriptions for workplace medical, pharmacy, dental, and vision plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Individual medical insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Health Savings Accounts (HSAs) statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Health Reimbursement Account (HRAs) statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ List of regular prescriptions and maintenance medications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Annual flexible spending account election statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Employee Assistance Program materials	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Pet health records	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 16: Disability Insurance</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Workplace policies, certificates, or Summary Plan Descriptions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Individual disability insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Workers' Compensation documents (e.g., filings, payments, transactions)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Social Security Disability benefits (if applicable)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 17: Long Term Care Insurance</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Workplace policies, certificates, or Summary Plan Descriptions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Individual long term care insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Other voluntary insurance (e.g., Cancer, Critical Illness, Additional Accident, Dread Disease)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 18: Life Insurance</b>				
Items or information to include in this folder might include or relate to:	Does this apply?		Do you have it?	
	Yes	No	Yes	No
▪ Workplace policies, certificates, or Summary Plan Descriptions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Copies of life insurance beneficiary forms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Individual term, whole, or universal life insurance policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<b>Folder 19: Estate Planning</b>				
Items or information to include in this folder might include or relate to:	<b>Does this apply?</b>		<b>Do you have it?</b>	
	<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
▪ Workplace legal plan policy, certificate or Summary Plan Description	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Durable Power of Attorney for Health Care documents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Living Will or Advanced Directive documents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Organ donation and funeral preferences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Funeral home preplanning contracts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Burial-related deeds (e.g., cemetery, cremation)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Last Will & Testament (including Codicil or changes made to Will) documents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Revocable or Living Trust agreements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
▪ Other Estate Plan documents and notes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

