Family Record

Contact Information:

Name: _____
Address: _____
City, State Zip: _____

Home Phone: _____
Work Phone: _____
Cell Phone: _____
Cell Phone: _____

This family record will give you a central source to collect your family and financial data. This is a good exercise for everyone, including young families and senior adults.

Young Families: This is a great place to begin understanding your overall financial picture.

Senior Adults: This record will be an essential guide to your family or spouse in the event of a sickness or death.

Do you have a written will? Yes or No (circle answer)
Where is your copy located: _____
When was it last updated: _____
Do you have Health Care Directives and a Living Will? Yes or No (circle answer)
Do you have a Powers of Attorney (POA) for financial decisions? Yes or No (circle answer)

Place where user names and passwords are stored: _____

Family Member Name	Birth Date	Contact Information	Social Security Number	Relationship

Key People to Contact in case of Sickness or Emergency

Name of Person	Address	Phone	Relationship

Membership in Organizations/Club

Name of Organization	Address	Phone	Name of Member	Membership Number

Income Sources

Type	Company	Amount	Payment Date	Location of Contracts/Records	Additional Information
Social Security					
Pension					

Schedule of Debt

Type	Company	Amount Owed	Payment Schedule	Location of Contracts/Records	Additional Information

Cash Flow Worksheet

Get a better picture of your current spending by using the space below. Some item like mortgage/rent are a fixed expense.
Identify expenses you could reduce today and apply toward your debt or building your cash reserves.

Expense	Budgeted	Notes	Expense	Budgeted	Notes
Mortgage/Rent			School Tuition		
Electricity			School Lunch		
Gas/Heating Oil			Childcare		
Water/Sewer/Trash			Doctor/Dentist		
Property Tax			Medicine/Drugs		
Phone/Cell Phone			Health Club Dues		
Cable/TV			Auto Insurance		
Internet			Health Insurance		
Furnishings/Appliances			Home/Rental Insurance		
Lawn/Garden			Life Insurance		
Home Supplies			Gifts for Family/Friends		
Maintenance			Church Donations		
Groceries			Ministry Donations		
Misc Supplies			Emergency Fund		
Clothing			Transfer to Savings		
Cleaning Services			Retirement (401k, IRA)		
Dining/Eating Out			Investments		
Dry Cleaning			College Savings		
Salon/Barber			Student Loan		
Vehicle Payments			Credit Card #1		
Gas/Fuel			Credit Card #2		
Bus/Taxi/Train Fare			Credit Card #3		
Repairs			Other		
Other			Other		
Other			Other		
Other			Other		
Other					
Sub-Total			Sub-Total		
			Monthly Grand Total		

Professional Advisors

Type	Name	Contact Information	Phone or Email Address
Attorney			
Personal Representative (Self)			
Personal Representative (Spouse)			
Guardian of Children			
Pastor			
Primary Care Doctor			
Other Doctor / Specialist:			
Other Doctor / Specialist:			
Other Doctor / Specialist:			
Other Doctor / Specialist:			
Dentist			
Accountant or Tax Adviser			
Investment Adviser			
Banker or Trust Officer			
Employer			
Employer			
Business Partner			
Life Insurance Agent			
Home Insurance Agent			
Auto Insurance Agent			
Child/Adult Care Provider			
Neighbor or Close Friend			
Parents			
Parents			
Children’s School Contacts			

Types of Property Ownership

1. Sole Ownership occurs when a single person owns a complete interest in a property or asset.

2. Joint Tenancy is when two or more persons share equal interests in the property. Joint tenancy is not limited to spouses. Anyone can share joint interests with others.

3. Joint Tenancy with Rights of Survivorship (JTWROS) is another form of co-ownership with rights of survivorship.

4. Tenancy in Common own an undivided interest in property between two or more people. However, unlike other forms of joint ownership, these interests can be owned in different percentages.

Community Property States: Currently, 10 states have some variation of community property laws: Alaska, Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin. In a community property state, any assets or income obtained during a marriage are not owned solely by either spouse. It is considered part of the "community" of the marriage, and thus each spouse owns an equal share.

Note: Each state may have slightly different options available. Please consult with a professional in your area.

Property Ownership Schedule

Type	Owner(s)	Type of Ownership	Date Acquired	Location/ Description	Location of Title	Additional Information
Home						
Rentals						
Business						
Timeshare						
Cemetery						

Vehicle Ownership Schedule

Type	Owner(s)	Type of Ownership	Date Acquired	Location/ Description	Location of Title	Additional Information

Banking & Savings Accounts

Type	Financial Institution/ Company	Phone	Name/Owner	Location of Records	Account Number	Beneficiary	Value	Dates (Purchase, Maturity, etc.)
Checking								
Savings								

Stocks & Bonds
IRAs Retirement Accounts

Type	Financial Institution/ Company	Phone	Name/Owner	Location of Records	Account Number	Beneficiary	Value	Dates (Purchase, Matures)
Individual								
Retirement								
Accounts,								
401-k								
Retirement								
plans,								
pensions,								
etc.								
Annuities								
Savings								
Bonds								
Stocks								
mutual								
funds								

This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal, or accounting advice. You should consult your own tax, legal, and accounting advisors before engaging in any transaction.

A Word about Beneficiaries

The importance of a beneficiary designation on insurance policies and retirement accounts cannot be overstated. In most cases anything with a named beneficiary bypasses your will or trust—it is not controlled by a will or trust.

Your beneficiary is the person who is entitled to receive the proceeds from the life insurance policy, retirement accounts (IRAs), or transfer on death accounts (POD). A beneficiary can be one or more individuals and even organizations such as your church or favorite ministry.

You should review your beneficiary information at least once a year to make sure everything is current. Certain life events such a marriage, the birth of a child, or divorce should also trigger a review of your beneficiary information. This will save your family members unnecessary grief later on.

Typically, you can designate two types of beneficiaries:

1) Primary beneficiaries are first in line to receive the designated asset upon your death.
2) Secondary (or contingent) beneficiaries receive the asset if there are no surviving primary beneficiaries upon your death.

NOTE: Please make sure the bank, insurance company, or IRA custodian has the same beneficiaries listed on each account.

Life Insurance Policies

Type	Company	Policy #	Location of Policy	Primary Beneficiary	Contingent Beneficiary	Policy Owner	Person/ Property Insured	Value(s)

Other Insurance Policies

Type	Company	Policy #	Location of Policy	Policy Owner	Person/ Property Insured	Value(s)
Home						
Auto						
Disability						
Health						

Cards (Credit, Debit, ATM)

Type	Name on Account	Account #	If Lost or Stolen, Notify Company/Institution	Address	Phone

Other Important Records

Kind of Paper or Record	Location	Additional Information
Adoption Papers		
Baptismal Records		
Birth Certificates		
Citizenship/Naturalization Papers		
Death Certificates		
Diplomas		
Divorce/Separation Papers		
Health Records (With Blood Type)		
Marriage Certificates		
Military Records		
Passport		
Real Estate Deeds/Easements/Rights of Way		
Titles and Bills of Sale		
Bank/Credit Union Statements		
Cemetery Plot/Records		
Education Records		
Employment Records		
Family Medical History		
Income/Expense Records		
Income Tax Returns		
Funeral Plan Documents/Instructions		
Letter of Last Instructions		
Medical Records		
Net Worth Statements		
Safe-Deposit Box Inventory		
Warranties/Appliance Manuals		