



Organizing Your Finances

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WHY SHOULD YOU ORGANIZE YOUR FINANCES?



Getting your finances in order might seem like a cumbersome task, but dedicating some time to gather this information, will greatly benefit you and your loved ones.

Regular review of your finances and budget ensures:

- All documents reflect your current situation and intentions
- A stronger grasp on your net worth
- The opportunity to review and revise your savings strategies
- A check up on your debt repayment plan
- A reminder to complete necessary tasks
- Peace of mind that your paperwork is in order for your loved ones preventing a potential misunderstanding or complication in the future.

Consider an annual review, note any changes and notify impacted parties ie. financial institution, financial advisor, accountant, estate attorney, and/or spouse.

Use the space below to set new financial goals, make note of changes, and reaffirm your commitment to achieving financial stability and growth. Remember, staying proactive in managing your finances not only secures your future but also provides comfort and security for those you care about.

Today's Date: _____

Your Name: _____ **Age:** _____

Spouse's/Partner's Name: _____ **Age:** _____

Notes:

NET WORTH

Assets  **Liabilities**  **Net Worth**

The upcoming pages will provide you the opportunity to detail your assets and liabilities.

Knowing your net worth will give you the opportunity to manage daily budgeting while planning for future savings goals and debt repayment strategies. To calculate your current net worth, subtract your total liabilities from your total assets.



Monitor Your Credit

Through an arrangement with the Federal Trade Commission, you're allowed one free copy of your credit report every year from each of the three major credit bureaus: Equifax, Experian, and TransUnion.

 **Access your credit report for free: annualcreditreport.com**

Once you receive your report, you should review your personal information, credit history, and any inquiries on your account. If you notice any discrepancies, follow up immediately.



Account Security

As you catalogue your accounts, be sure to review your contact information for accuracy. It also a good time to change your passwords.

ASSETS

PROPERTY

Type	Purchase Price	Estimated Current Value
Primary Residence		
Secondary Residence		
Other		



LIQUID ASSETS

Short-term accounts designed for daily money management. Since the current value of these accounts can fluctuate, including this value is optional.

Type	Account Owner (self/spouse/joint)	Financial Institution	Current Value (optional)
Checking Account			
Savings Account			
Other			

NON-RETIREMENT ASSETS

Semi-liquid accounts are designed for long-term investments or specific objectives, like funding your child's education or saving for a significant purchase, such as a house, car, or dream vacation. These accounts may encompass a variety of options, including: certificates of deposit, brokerage or mutual fund accounts, stock certificates, bonds, UGMA/UTMA accounts, 529 plans etc.

Type	Account Owner (self/spouse/joint)	Financial Institution	Current Value	Annual Contributions

RETIREMENT ASSETS



RETIREMENT ASSETS

Accounts where you are investing specifically for retirement or expenses in retirement. This may include: Workplace Retirement Plans (such as a 401(k) or 403(b) Plan) and Individual Retirement Accounts (IRAs). If you have a Health Savings Account (HSA) that you're earmarking for retirement healthcare needs, consider including that as well.

Type	Account Owner (self/spouse)	Current Value	Annual Contributions	Beneficiary on file?	Financial Institution



Do you know where all of your retirement assets are?

If you've had multiple jobs, there may still be assets in your former employer's Workplace Retirement Plan. Be sure to keep track of those assets as well. Contact your former employer or complete an online search for unclaimed property in your state.



Did you designate beneficiaries for your retirement accounts?

Listing beneficiaries for your retirement accounts is an important component of your financial planning. Be sure to review and update as needed.

LIABILITIES



A **liability, also known as debt**, refers to the situation where you owe money to someone or somewhere. Below are some common examples of debt, along with spaces for you to personalize as necessary.

Creditor	Interest Rate	Current Balance	Minimum Payment	Monthly Payment Amount	Targeted Repayment Date
Mortgage					
Home Equity Line of Credit					
Student Loan					
Car Loan					
Credit Card					
Credit Card					

Working on debt payoff?

Explore our Financial Wellness Partner, **BALANCE**, which offers articles, calculators, and additional resources to support you on your debt repayment journey.

Visit the Financial Wellness section at u.bpas.com or [click here](#) for more information.

IMPORTANT DOCUMENTS

Type	Last Updated	Location of Document	Contact Person or Company
Social Security Card			
Birth Certificate/ Adoption Paperwork			
Passport			
Military Records			
Marriage Certificate Divorce Decree			
Insurance Policies			
Tax Returns/ Documents			
Mortgage Documents/ Lease Agreements			
Car Titles			
Stock Certificates			
Will			
Living Will			
Power of Attorney			
Medical Directives			
Funeral Arrangements			

CONTACT INFORMATION



Financial Institution	Website	Phone Number	Notes
BPAS	u.bpas.com	866.401.5272	

Type	Contact Name	Company Name	Email	Phone Number
Financial Advisor				
Accountant				
Estate Attorney				
Insurance Agent				

HELPFUL RESOURCES



BPAS University: u.bpas.com

BALANCE Financial Wellness: bpas.balancepro.org

Community Bank, N.A.: cbna.com

Federal Trade Commission: consumer.ftc.gov

Annual Credit Report: annualcreditreport.com



Action Plan

After reviewing your finances, are you planning to make any changes?
Make note of them here!

<input type="radio"/>	_____	<input type="radio"/>	_____
<input type="radio"/>	_____	<input type="radio"/>	_____
<input type="radio"/>	_____	<input type="radio"/>	_____
<input type="radio"/>	_____	<input type="radio"/>	_____



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Content in this guide is for educational purposes only, it is not construed to be advice. Financial planning can be complex. For investment strategies regarding your entire portfolio, or for comprehensive financial, tax and/or estate planning situations, you should consider working with professionals from the financial, accounting, and legal fields.

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