



Financial Frequency Check Up

Here is a simple checklist of items that you should consider having in place to make sure your financial house is in order! Make 2025 the year that you commit to securing your financial future & protecting your loved ones!

IF YOU DO NOTHING ELSE, put a beneficiary on all of your financial accounts like checking savings CDs, Life Insurance, investments etc. You don't need a will for them to get to your money, just a death certificate.

💰 Make sure all bank accounts have direct beneficiaries. The beneficiary need only go to the bank with your death certificate and an ID of their own.

🏠 **TOD = Transfer On Death deed** if you own a home. Completing this document and filing it with your county saves your heirs THOUSANDS. This document allows you to transfer ownership of your home to your designee. All they need to do is take their ID and your death certificate to the county building and the deed is signed over. Doing this will avoid the home having to go through probate.

👤 **Living Will:** Allows one to put in writing exactly what you want done in the event you cannot speak for yourself when it comes to healthcare decisions as well as other final decisions.

⚖️ **Durable Power of Attorney:** Allows one to designate a person to make legal decisions if you are no longer competent to do so.

🏠 **Power of Attorney for Healthcare:** This document allows one to designate someone to make healthcare decisions for them.

👛 **Last Will and Testament:** Designates to whom personal belongings will go to, who the Administrator will be. But if you have a beneficiary on any of your financial accounts, that will override a will. For instance if you say I leave all of my possessions to my daughter Susie, but on your savings account the beneficiary is your best friend, then the money goes to your best friend.

👤 **Funeral Planning Declaration:** Allows one to say exactly one's wishes as far as disposition of the body and the services.

If the above documents are done, you can AVOID probate. Probate is a PAIN!! Make sure you take these important steps so your loved ones can avoid the probate process!

📅 🏠 Make a list of all banks and account numbers, all investment institutions with account numbers, lists of credit cards, utility accounts, etc. Leave clear instructions as to how and when these things are paid. Keep list of usernames and passwords and make sure a trusted person knows where to locate this document.

📁 Make sure heirs know where life insurance policies are located.

📝 Make 100% sure SOMEONE knows your Apple ID, bank ID account logins and passwords!

🚗 Make sure you have titles for all vehicles

Set up a TRUST for intended beneficiaries, especially those that are too young, and appoint a trustee of said trust.

⚡ **Hope this helps!** ⚡ **Hope this lights a spark to encourage all your friends and family to take care of these things to make it easier for those we all leave behind!**

With Gratitude,
~Jill DiSalvo