About Your Banking

Name of Bank—Credit Union—Savings & Loan:
Address:
Contact person:
Telephone number:
Account number:
Type of account:
Is this a joint account?
If a joint account, fill in the information about the other person below.
Name:
Address:
Telephone number:

Name of Bank—Credit Union—Savings & Loan:
Address:
Contact person:
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If a joint account, fill in the information about the other person below.
Name:
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Telephone number:

Date of Entry	***Notes, Thoughts, and Attachments***

How Much Do You Spend Each Year?

The chart below will help you to detail your yearly expenses. On a separate piece of paper, total up what you spent during the past year in each category. Then enter the yearly total in the appropriate category box. The chart on page 65 will allow you to add categories not listed or to customize your own budget list.

Total Yearly Expense	199____	199____	199____	199____	199____
Mortgage or rent	$	$	$	$	$
Property taxes					
Home insurance					
Gas and electric					
Telephone					
Water					
Cable TV					
Trash pickup					
Heating fuel					
Repairs and maintenance					
Landscaping maintenance					
Miscellaneous utilities					
Food					
Clothing					
Dry cleaning					
Child support					
Alimony					
Education—tuition					
Doctor visits					
Prescriptions					
Dentist					
Eyeglasses					
Miscellaneous medical					
Auto insurance					
Gas and oil					
Service and repairs					
License and registration fees					
Installment loans					
Home equity loans					
Credit card payments					
Auto loan payments					
Miscellaneous payments					
Federal income tax					
State income tax					
Charity					
Pet care					
Entertainment					
Health insurance premiums					
Dental insurance premiums					
Disability insurance premiums					
Life insurance premiums					
Medicare payments					
Yearly Total	$	$	$	$	$

Date of Entry	***Notes, Thoughts, and Attachments***

How Much Do You Spend Each Year?

Use this chart for expense categories not listed on the previous chart—such as child-care expenses; boat and RV payments and insurance; birthday and holiday gift payments, etc. This chart will also allow you to customize your own budget list.

Total Yearly Expense	199___	199___	199___	199___	199___
	$	$	$	$	$
Yearly Total	$	$	$	$	$

Date of Entry	***Notes, Thoughts, and Attachments***

What Are Your Financial Obligations?

We recommend that you update this information annually. The back of this page should be used for additional information about certain obligations—information such as: Which loans are covered by life insurance? Which loans are to be paid off or **not** to be paid off upon death?

Item	Creditor	Account Number	Payment Amount	Payment Schedule	Outstanding Balance as of 19___
Mortgage—1			$		$
Mortgage—2					
Equity loan					
Second mortgage					
Auto loan					
Auto loan					
Personal loan					
Personal loan					
Student loan					
Credit card					
Credit card					
Credit card					
Gas card					
Gas card					
_____	_____	TOTALS	$	_____	$

Date of Entry	***Notes, Thoughts, and Attachments***

Who Owes You Money?

Secured Loans to Others

Borrower's Name: _____

Address: _____

_____

Telephone Number: _____

Date of Loan: _____ Amount Loaned: $ _____ Interest Rate: _____ %

Description of Collateral for Loan

_____

_____

_____

Location of Note: _____

Repayment Schedule: _____ Final Payment Due: _____

Borrower's Name: _____

Address: _____

_____

Telephone Number: _____

Date of Loan: _____ Amount Loaned: $ _____ Interest Rate: _____ %

Description of Collateral for Loan

_____

_____

_____

Location of Note: _____

Repayment Schedule: _____ Final Payment Due: _____

Date of Entry	***Notes, Thoughts, and Attachments***

Who Owes You Money?

Unsecured Loans to Others

Borrower's Name: _____

Address: _____

_____

Telephone Number: _____

Date of Loan: _____ Amount Loaned: $ _____ Interest Rate: _____ %

Location of Note: _____

Repayment Schedule: _____ Final Payment Due: _____

Borrower's Name: _____

Address: _____

_____

Telephone Number: _____

Date of Loan: _____ Amount Loaned: $ _____ Interest Rate: _____ %

Location of Note: _____

Repayment Schedule: _____ Final Payment Due: _____

Borrower's Name: _____

Address: _____

_____

Telephone Number: _____

Date of Loan: _____ Amount Loaned: $ _____ Interest Rate: _____ %

Location of Note: _____

Repayment Schedule: _____ Final Payment Due: _____

Date of Entry	***Notes, Thoughts, and Attachments***

A Few More Questions to Consider

Other than financial institutions, do you owe money to anyone else? If so, list the amounts due and the loan terms.	
Are you a cosigner or guarantor to any other person's loans? If so, list the particulars and the location of the documents.	
Are you the recipient of any trust funds? If so, list the name, address, and telephone number of the trustee. Are any of the benefits transferable to your survivors? If so, list them.	
Are you due an inheritance? If so, list the particulars.	
Are you due any refunds? Taxes? Clubs dues? Advance deposits?	
Who prepares your taxes? Where do you keep copies of the returns?	
Do any of your credit cards carry insurance that automatically pays off the balance at death?	
Do you have any personal possession out on loan that you would like returned?	
Anything else?	

Date of Entry	***Notes, Thoughts, and Attachments***

About Your Securities

Investing in stocks and bonds is a personal and complex matter. In addition to their complexities, portfolios change often. Accordingly, we suggest that you **consistently** make copies of your most current statements and put them in this section. The answers to the questions asked, combined with your attached statements, will alert your beneficiaries to your various positions, as well as serve as an indicator of your postdeath preferences.

Questions About Your Securities	Details About Your Securities
Do you have a stockbroker? If so, enter the broker's name, firm, address, telephone number, and your account number.	
How is the title to that account held?	
Do you own stocks?	If yes, list on the schedule provided in this section.
Do you own bonds?	If yes, list on the schedule provided in this section.
Do you own mutual funds?	If yes, list on the schedule provided in this section.
Do you own CDs?	If yes, list on the schedule provided in this section.
Do you own stocks, bonds, mutual funds, etc., for which certificates have been issued to you?	If yes, list these items on page 81, "CDs and Issued Stock Certificates."
Are there any loans against your securities?	If yes, briefly describe the terms of the loan in the "Notes" box below.
Do you have a margin account?	If yes, also describe it below.

Notes: The lack of knowledge regarding a decedent's investment goals and objectives may put your beneficiary in a position of compromise. We strongly recommend that you detail your investment goals and objectives, STARTING HERE, and using all the additional paper you need!

Date of Entry	***Notes, Thoughts, and Attachments***

Stocks and Mutual Funds

Stocks

Listed Stocks	Number of Shares	Location of Certificates	How Title Is Held (Individual, Joint Tenancy, Trusts, etc.)

Privately Held Stocks	Number of Shares	Location of Certificates	How Title Is Held

Mutual Funds

Mutual-Fund Company Name of the Fund	Number of Shares	Account Number	How Title Is Held

Date of Entry	***Notes, Thoughts, and Attachments***