Money: accounts

Where our money is, and who to call.

Write only the last four digits of any account number. Never write a full account number in this book. Passwords go only on page 60, and only if we do not use a password manager.

Bank or company	Type	Whose name	Last 4	Beneficiary named	Phone or website
Bank and credit union accounts					
				☐	
				☐	
				☐	
				☐	
Credit cards					
Retirement and investment accounts					
				☐	
				☐	
				☐	
				☐	

Safe deposit box, if we have one *the bank, and where the key is kept*

WHO RECEIVES AN ACCOUNT

Some accounts let us name a beneficiary, or a person who receives the money directly when we die. On retirement accounts and life insurance, that choice generally overrides what a will says, and the same is often true of accounts marked payable on death. A joint account usually goes to the surviving owner. Check these after a birth, a marriage, a divorce, or a death in the family.

Money: income, benefits and debts

What comes in, what goes out, and who to call.

Write only the last four digits of any account number.

Income and benefits

Source	Whose	Paid into (last 4)	Who to call, and phone
Paychecks			
Pension			
Social Security			
VA or military benefits if anyone served			
Life insurance through work see page 54			
Other income			

Debts

Debt	Lender	Last 4	Payment	Phone
Mortgage				
Car loans				
Student loans				
Other loans				

ABOUT DEBTS

Debts are usually paid from what a person leaves behind. Family members generally do not have to pay them from their own money, though a loan we co-signed, or the rules in some states, can change that. An attorney can explain what applies where we live.

If we own a business

Who knows how it runs

Phone

Where its records are kept

Its accountant or attorney