



WEALTH MANAGEMENT

Organize your financial life.

Use this guide to get a clear view of your financial picture so you can better assess where you are today and where you want to go tomorrow.

Know your assets

Taking stock of your assets is key to building wealth and planning for the future.

WHAT TO ORGANIZE

- Bank account balances (checking, savings, CDs, MMAs)
- Investment accounts (brokerage accounts, stocks, mutual funds)
- Real estate (your house, investment properties)
- Retirement plans (401(k), pension, IRAs)



TIP: In a secure location or document, create a list of all your accounts and balances. Update it quarterly to stay on top of your progress.

Know what you owe

Staying aware of your liabilities helps you better manage your financial obligations.

WHAT TO ORGANIZE

- Existing loans (mortgage, student loans, car loans)
- Credit card balances
- Other monthly payment obligations (medical debt, lines of credit, installment payments)



TIP: Review your latest statements and write down interest rates and payoff timelines to help prioritize which debts to address first.

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Know your goals

Your goals shape your financial decisions. Clarifying them helps you stay focused and intentional.

WHAT TO ORGANIZE

- Short-term goals (travel, home renovation)
- Long-term goals (retirement, saving for college, legacy planning)
- Other milestones



TIP: Write down your top three financial priorities and rank them by urgency. Revisit this list quarterly to stay aligned with your values.

Know your cash flow

Organizing your monthly income and expenses helps you see where your money is coming from and how it gets used.

WHAT TO ORGANIZE

- Paychecks and other income sources
- Social Security (or estimated future benefits)
- Monthly expenses (mortgage or rent payment, utilities, food, subscriptions)
- Contributions to investment or retirement accounts



TIP: Review the last few months of bank and credit card statements to help compile a spreadsheet. Use categories for similar expenses to simplify your list.

Know what protects you

Insurance and estate planning are essential for protecting your wealth and your loved ones.

WHAT TO ORGANIZE

- Life, disability and long-term care insurance policies
- Auto, home and other insurance policies
- Health care proxies and estate planning documents (wills, trusts, advance directives)



TIP: Store digital copies of key documents in a secure folder. Label them clearly.

Ready to take the next step with a Citizens Wealth Advisor?

Use this document and the information you've compiled to make the most of your conversation.

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WEALTH MANAGEMENT

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