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Family Wealth Starter Kit

A practical set of worksheets to help your family talk about money, property, important documents, and what happens next.

Start with one conversation. You can fill in the rest over time. Keep completed pages somewhere private and accessible to the people you trust.

Start the conversation

Use these prompts with your spouse, children, or other trusted family members. You can discuss the system without disclosing every balance.

What do we want money to make possible for this family?

Which financial choices are we proud of, and what did we learn the hard way?

What would each person need to know in an emergency?

Which topic should we discuss together next?

A useful boundary

You decide what to share and when. Start with the types of assets, responsibilities, and contacts. Exact account balances can wait.

Family financial snapshot

List categories and where records live. Avoid writing passwords or full account numbers here.

People to contact

Attorney ____________________

CPA / tax professional ____________________

Financial advisor ____________________

Insurance contact ____________________

Assets and obligations

Home and other property ____________________

Retirement and investment accounts ____________________

Business interests ____________________

Insurance policies ____________________

Loans and major obligations ____________________

Accounts & documents

Write the institution or document type and the location of the record. Do not put logins, passwords, or sensitive identification numbers in this kit.

Banking and brokerage

Institution / document: ____________________

Location / access contact: ____________________

Retirement accounts

Institution / document: ____________________

Location / access contact: ____________________

Life insurance and benefits

Institution / document: ____________________

Location / access contact: ____________________

Will, trust, and powers of attorney

Institution / document: ____________________

Location / access contact: ____________________

Tax returns and property records

Institution / document: ____________________

Location / access contact: ____________________

Real estate handoff

Complete one copy for each home or rental property. Focus on how it operates and who can help.

Property / nickname

Ownership and mortgage contact

Insurance and tax records location

Property manager or key contractor

Tenant / lease records location

Monthly expenses and reserve account

Current maintenance priorities

Decision needed if ownership changes

Conversation prompt

Would the next owner keep, sell, or hire help to manage this property? What facts would they need before deciding?

Estate & beneficiary check

Use this as a discussion list with your attorney, financial advisor, CPA, and insurer. It is not an estate plan.

- [ ] We know where the current will or trust is stored.
- [ ] Decision makers and successor contacts are clearly identified.
- [ ] Beneficiaries on retirement accounts and insurance have been reviewed.
- [ ] Property titles and the estate plan have been reviewed together.
- [ ] Someone knows how to access important documents in an emergency.
- [ ] Our family knows whom to call before making a major financial decision.

Next review date: ____________________

Your first meeting

A 30-minute conversation is enough to start. Pick one topic, agree on the next step, and schedule the follow-up.

5 minutes / Why this matters

Share the goal: helping everyone understand the family finances and responsibilities.

10 minutes / One topic

Choose accounts, property, estate documents, or a major decision. Explain how it works.

10 minutes / Questions

What is clear? What would someone need to know if they had to act tomorrow?

5 minutes / Next step

Assign one action and choose the next meeting date.

Our first topic

One question to research

Who will do what

Next meeting date

Keep going

The goal is shared understanding, not a perfect binder. Revisit this kit whenever accounts, property, or family circumstances change.