Solid Ground
RESERVE

A CALM PLACE TO BEGIN

Your Financial First Steps With an Inheritance

A thoughtful, fillable workbook to help you understand what has come into your hands before deciding what should happen next.

The inheritance is part of a larger financial life.

Use these pages to see the pieces, notice what still needs explanation, and prepare for conversations with the professionals already around you.

When you know what to ask, the conversation changes.

Your financial life belongs to you.

Begin with understanding

An inheritance can arrive with gratitude, grief, family history, responsibility, and unfamiliar paperwork all at once. You may receive cash, accounts, property, a trust interest, a business, or something valuable that carries meaning beyond its price.

This workbook is not a financial plan and it does not ask you to make decisions today. It gives you a private place to organize what you know, write down what needs explanation, and participate more fully in the conversations shaping your financial life.

Use these pages at your pace

- ☐ Gather information before changing, selling, transferring, or combining assets whenever circumstances allow.
- ☐ Write questions in your own words. You do not need to know the technical language first.
- ☐ Ask who owns each decision, which professional can explain it, and whether a real deadline exists.
- ☐ Keep full account numbers, passwords, Social Security numbers, and transfer instructions off these pages.

The first piece I want to understand

Something that may have a deadline

A decision I would like permission to slow down

VISIT THE INHERITANCE GUIDE

What came into my hands?

Check what you recognize. A checked box means only that you know the item exists. It does not mean you have decided what to do with it.

Accounts, income, and financial interests

- ☐ Cash, checking, savings, certificates of deposit, or money-market accounts.
- ☐ Brokerage accounts, stocks, bonds, funds, or privately held investments.
- ☐ Traditional or Roth IRAs, workplace plans, pensions, or annuities.
- ☐ Life-insurance proceeds, beneficiary payments, or ongoing income.
- ☐ A trust interest, estate distribution, partnership, or business interest.

Property and personal assets

- ☐ A home, land, rental property, or other real estate.
- ☐ Vehicles, jewelry, art, collectibles, or other valuable personal property.
- ☐ Physical gold, silver, coins, or another stored asset.
- ☐ Digital assets, royalties, intellectual property, or something unfamiliar.

Something else I received or expect to receive

Who is involved, and what do they hold?

The person who communicates with you may not be the person qualified to answer every question. Record the role, what they control or explain, and what you want confirmed.

PERSON OR ORGANIZATION	ROLE OR RESPONSIBILITY	WHAT I WANT TO ASK

One question about ownership, authority, or timing

Possible people include an executor, trustee, estate attorney, CPA, custodian, plan administrator, insurer, property professional, or financial professional.

Map each piece before making a change

Use one row for each account, property, trust interest, or other asset. Approximate values are optional. Do not record complete account numbers on this workbook.

ASSET OR ACCOUNT	HOW IT IS HELD	DOCUMENTS / CONTACT	DEADLINE OR QUESTION

One document or explanation I still need

Questions before decisions

A question does not commit you to an action. It gives you something specific to carry into the right conversation.

What feels unclear

Who may be qualified to explain it

What I heard, in my own words

What I want confirmed before I decide

My next small, reversible step

A private place to continue

Learn in plain English, ask questions privately, and save what matters in your Living Book.

OPEN MY LIVING BOOK

RETURN TO INHERITANCE

Solid Ground Reserve provides general educational information. It does not provide individualized legal, tax, financial-planning, or investment advice. Use the appropriate licensed or otherwise qualified professional to evaluate your circumstances before acting.