



Solid Ground
RESERVE

A CALM PLACE TO BEGIN

Your Financial First Steps After a Major Sale

A thoughtful, fillable workbook to help you organize what changed, protect your decision-making space, and prepare for the financial conversations ahead.

A sale can close in one day while the financial life around it keeps moving.
You are allowed to pause, understand what arrived, and decide what each part needs to do next.

Your financial life belongs to you.

Begin after the transaction, not inside the pressure

A major sale may bring relief, pride, possibility, and an unfamiliar amount of responsibility. Even when the transaction was planned carefully, taxes, cash management, debt, family, investing, and future income can suddenly feel connected.

These pages do not tell you what to buy or where to move money. They give you a private place to see what changed, separate deadlines from permanent choices, and carry better questions into the room.

What feels most present today?

- ☐ I need to understand the net amount that is truly available.
- ☐ I am concerned about taxes or estimated payments.
- ☐ Several people are asking me to make decisions quickly.
- ☐ I want the proceeds to support income, family, purpose, or a new chapter.
- ☐ I want to understand cash safety, diversification, and access before investing.

The first question I want answered

A decision I want permission to slow down

What arrived, and what is still moving?

Check what you recognize. A checked box means only that you know where the item stands. It does not mean the matter is complete or that you have chosen what comes next.

Transaction and tax picture

- ☐ Final closing statement, purchase agreement, or settlement documents.
- ☐ Gross proceeds, transaction costs, debt payoff, holdbacks, or escrowed amounts.
- ☐ Cost basis, depreciation recapture, capital gains, or installment-sale questions.
- ☐ Federal and state estimated-tax dates or funds reserved for taxes.
- ☐ Earn-out, seller note, indemnity, warranty, or continuing obligations.

The life the proceeds may need to support

- ☐ Near-term living expenses and an accessible reserve.
- ☐ Debt, housing, health care, family support, or charitable intentions.
- ☐ Income, growth, diversification, tangible assets, or legacy goals.

One piece of the transaction I still need explained

Map the proceeds before assigning them

Use estimates if final numbers are still arriving. Do not include full account numbers. This is a working picture, not an instruction to transfer or invest.

AMOUNT OR ASSET	WHERE IT IS NOW	POSSIBLE JOB	QUESTION OR DEADLINE

An amount or asset that does not need a permanent job yet

Questions for the professionals around the sale

Different professionals may answer different parts. Ask each person to explain where their role begins, where it ends, and how they are compensated.

- ☐ What is the best current estimate of federal, state, and local taxes?
- ☐ Which deadlines cannot wait, and which decisions can remain temporary?
- ☐ How is cash protected at each bank, brokerage, or sweep program?
- ☐ What liquidity may be needed for taxes, obligations, and the next two years?
- ☐ What risks would become concentrated if too much remains in one place or asset?
- ☐ What fees, commissions, spreads, incentives, or referral compensation apply?
- ☐ Which recommendations are reversible, and which may be difficult to undo?
- ☐ How should beneficiary forms, trusts, insurance, and estate documents change?

Who may be qualified to answer my next question

What I want confirmed in writing before I act

Choose a next step that preserves your agency

A complete plan may include more than one kind of account, investment, reserve, property, insurance resource, or tangible asset. Prices can rise or fall. The useful question is what role each part plays in the life you are shaping.

What I heard, in my own words

The tradeoff I want explained more clearly

My next small, informed step

A private place to continue

Learn in plain English, ask questions privately, and save what matters in your Living Book. When you know what to ask, the conversation changes.

OPEN MY LIVING BOOK

RETURN TO MAJOR SALE

Solid Ground Reserve provides general educational information, not individualized legal, tax, financial-planning, insurance, or investment advice. Confirm decisions with the appropriate qualified professionals.

Trusted places to confirm the rules

Rules depend on the transaction, entity, property, state, and your individual circumstances. Begin with official information, then ask the appropriate professional to connect it to your facts.

Internal Revenue Service
Sale of a business

[OPEN](#)

Internal Revenue Service
Estimated taxes

[OPEN](#)

Federal Deposit Insurance Corporation
Deposit insurance resources

[OPEN](#)

Securities Investor Protection Corporation
What SIPC protects

[OPEN](#)

A final note

You do not have to give every dollar a permanent assignment immediately. Begin with what is known, protect what may be needed, and let understanding arrive before commitment.

A major sale can become the beginning of a financial life that feels informed, steady, and unmistakably your own.

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