Solid Ground
RESERVE

A CALM PLACE TO BEGIN

# Your Financial First Steps After Losing a Spouse

A thoughtful educational tool for the woman who needs somewhere calm to begin.

The fillable workbook is one place to begin.

Use it to build understanding, organize what you know, and prepare for the conversations already surrounding your financial life.

When you know what to ask, the conversation changes.

Your financial life belongs to you.

# Begin gently

Financial responsibility can arrive all at once after a spouse dies, even when understanding does not. You may be looking at accounts you did not manage, documents you have never seen, property questions, insurance paperwork, tax notices, and advice from several people.

This workbook is not a deadline and it is not a financial plan. It is a private way to bring the pieces into view, build understanding, and participate more fully in the decisions shaping your financial life. Check what you recognize. Write down the questions you want explained. Leave anything uncertain for another day.

## How to use these pages

- ☐ Work for ten or fifteen minutes at a time if that feels manageable.
- ☐ Gather information before making permanent decisions whenever circumstances allow.
- ☐ Write questions in your own words, even if you do not know the financial terminology.
- ☐ Bring the right question to the right qualified professional.
- ☐ Keep passwords, Social Security numbers, account numbers, security codes, and transfer instructions off these pages.

## A reassuring place to start

You are not behind because you do not know everything yet. Many women were not included in every earlier financial conversation. Learning now is not a test of what you should have known. It is a way of making your financial life more visible and more fully yours.

You can type directly into this workbook and save a private copy. It is designed to complement the guidance of the professionals already around you by helping you become more informed, organized, and prepared for those conversations.

# What do I have?

Start with the people and documents already familiar to you.

## People and access

- [ ] Names and contact details for the attorney, CPA, financial adviser, insurance professional, trustee, executor, or other people already involved.
- [ ] A list of online accounts, paper statements, mail, household bills, and recurring payments I recognize.
- [ ] Information about who currently has legal authority or account access, without recording passwords here.

## Core documents

- [ ] Death certificates and estate or trust documents.
- [ ] Will, trust, power-of-attorney records, and beneficiary information.
- [ ] Recent tax returns, tax notices, and contact details for the tax professional.
- [ ] Marriage, property, business, or ownership records that may matter.
- [ ] Insurance policies, claims information, and recent correspondence.

# See the whole financial life

You are creating a view of what exists, not deciding what to do with it today.

## Financial accounts

- [ ] Checking, savings, money market accounts, and certificates of deposit.
- [ ] Retirement accounts, pensions, annuities, and Social Security correspondence.
- [ ] Brokerage accounts, individual investments, and employer plans.
- [ ] Life insurance policies, claim status, and payment information.

## Property and obligations

- [ ] Primary home, other property, mortgages, leases, and property tax records.
- [ ] Business interests, partnership interests, or proceeds from a recent sale.
- [ ] Vehicles, valuable personal property, storage, and safe-deposit information.
- [ ] Credit cards, loans, household expenses, subscriptions, and recurring payments.

**The three things I most want to understand**

# The people around my financial life

Different questions belong to different professionals. Use this page to remember who handles what and what you want to ask next.

| PERSON OR ORGANIZATION | WHAT THEY HANDLE | WHAT I WANT TO ASK |
|---|---|---|
| | | |
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| | | |

**One person I may want beside me in the next conversation**

# 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

A term, document, account, request, deadline, or choice I want explained

## Who may be qualified to answer

An attorney, CPA, financial professional, insurer, trustee, custodian, plan administrator, or another qualified person

## What I heard

The explanation I received, in my own words

## What I want to ask next

A follow-up question or something I want independently confirmed

## A private place to continue

On the Solid Ground Reserve website, you can learn in plain English, ask questions privately, and save what matters in My Solid Ground Reserve Book. It is a calm, interactive place to build understanding and return to your questions whenever you are ready.

When you know what to ask, the conversation changes.

**OPEN MY SOLID GROUND RESERVE BOOK**

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.

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