



Solid Ground
RESERVE

A CALM PLACE TO BEGIN

Your Financial First Steps Toward a Clearer Picture

A thoughtful, fillable workbook for gathering the pieces of your financial life, naming what matters, and participating more fully in the decisions ahead.

You do not need a crisis to become more involved in your financial life.
Curiosity is enough. A question is enough. Wanting a clearer picture is enough.

Your financial life belongs to you.

Begin with what you want to understand

You may have managed money for years, shared the responsibility with someone else, or trusted professionals to handle the details. Wanting a clearer picture does not mean something has gone wrong. It means you want your understanding to grow with your financial life.

These pages offer one private place to see what you recognize, record what still feels vague, and prepare questions that sound like you.

What brought me here?

- ☐ I want to understand what I own and why I own it.
- ☐ I want to participate more fully in meetings with professionals.
- ☐ My accounts, property, insurance, taxes, or estate documents feel disconnected.
- ☐ I want to know how much is accessible and how much is committed.
- ☐ I want my financial life to reflect the life I am living now.

The question I have been carrying

What greater understanding would help me feel able to do

See the complete financial life

Check what you recognize. Do not record full account numbers, passwords, tax identification numbers, or other private login information here.

Accounts, assets, and responsibilities

- ☐ Checking, savings, certificates of deposit, or other cash reserves.
- ☐ Brokerage accounts, retirement plans, pensions, annuities, or stock compensation.
- ☐ A home, rental property, land, business interest, or valuable personal property.
- ☐ Life, disability, long-term-care, property, liability, or other insurance.
- ☐ Trusts, wills, powers of attorney, beneficiary forms, or charitable plans.
- ☐ Precious metals, collectibles, private investments, or another tangible asset.

The life those resources support

- ☐ Everyday life, health care, housing, and an accessible reserve.
- ☐ Family, generosity, travel, work, learning, or meaningful experiences.
- ☐ Long-term independence, future choices, and legacy.

One part of my financial life I still need to locate or understand

Give each resource a visible role

Use estimates and plain language. The purpose is not to judge an account or asset on this page. It is to see what job it may be doing and where questions remain.

ACCOUNT OR ASSET	WHO HOLDS IT	WHAT IT MAY DO	QUESTION OR NEXT STEP

A resource whose role overlaps or remains unclear

Prepare for a conversation that includes you

A thoughtful professional should be able to explain the purpose, costs, risks, tradeoffs, and alternatives in language you can carry home. You are allowed to ask again.

- ☐ What job is each account, investment, policy, or asset expected to do?
- ☐ How much is accessible now, and what restrictions, taxes, or penalties may apply?
- ☐ Where am I concentrated by company, account type, asset, institution, or tax treatment?
- ☐ What fees, commissions, spreads, incentives, or referral compensation apply?
- ☐ What could cause this holding to rise or fall in value?
- ☐ Which decisions are reversible, and which may be difficult to undo?
- ☐ Are ownership, beneficiaries, trusted contacts, and estate documents aligned?
- ☐ What information should I expect to receive and review each year?

Who may be qualified to explain this part

What I want confirmed before I decide

Let understanding become part of the plan

A complete financial life may include cash, market investments, retirement accounts, property, insurance, business interests, tangible assets, and other resources. Prices can rise or fall. The right mix depends on the life each part needs to support.

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. It is a calm way to build understanding and participate more fully in the decisions shaping your financial life.

[OPEN MY LIVING BOOK](#)[RETURN TO MANAGING WEALTH](#)

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 continue learning

Use official and independent educational sources to help you prepare questions. Then ask the appropriate qualified professional to connect general information to your circumstances.

U.S. Securities and Exchange Commission
Investor education and research tools

[OPEN](#)

Financial Industry Regulatory Authority
Investing basics and professional background checks

[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 master every term before you belong in the conversation. Begin with what you recognize. Make a place for what remains unclear. Let each good question add another piece to the picture.

Your knowledge has value. Your questions have value. Your financial life belongs to you.

[CONTINUE ON SOLID GROUND RESERVE](#)