

The Financial Loose Ends Checklist

You don't have to fix everything. Pick one thing to finish.

THE IDEA

Knowing what to do is not the same as doing it.

A five-minute scan

Mark any area that needs attention - or that you are not sure about.

- ☐ Beneficiaries on retirement accounts and insurance
- ☐ Location of wills, powers of attorney, and key documents
- ☐ A usable list of household accounts and contacts
- ☐ A coming financial deadline, notice, or form
- ☐ The money conversation your household keeps avoiding
- ☐ A financial task started but never confirmed finished

The one I want to tackle first:

Don't write account numbers, passwords, or other sensitive details here.

Make the first move small.

An unfinished money decision usually has two problems: the financial question, and the obstacle that keeps you from addressing it. Name both.

My one unfinished financial task

The reason I have not finished it

The smallest useful step I can take

CHOOSE THE OBSTACLE TO SOLVE

- | | |
|--|--|
| ☐ I need a document or account login. | ☐ I worry about making a mistake. |
| ☐ I need to talk to someone. | ☐ I keep putting it off. |

MY IF-THEN PLAN

After / at _____

I will _____

If I get stuck, I will:

How will I know this step is actually finished?

Finished beats perfect.

Progress is not opening another tab, collecting more advice, or making another list. Progress is a completed, verifiable action.

Your 7-day follow-through

☐ Day 1: Find what you need and take the first step.

☐ Day 3: Check for a response, missing item, or next instruction.

☐ Day 7: Confirm what is done, and what is still open.

ONE QUESTION THAT MATTERS

Did you get one thing done?

Yes: What? Not yet: What got in the way?

My next action or follow-up date:

Keep going

Money tools: michaelryanmoney.com/financial-calculators/

Financial Clarity Newsletter: michaelryanmoney.com/newsletter/

Education and organization only; not personal tax, legal, or investment advice.