VICTOR DOES THE MATH

The Family Financial Map

The one-page guide that helps both spouses know where the family's financial life lives.

One person often becomes the unofficial CFO of the family. They know where the accounts are, which bills get paid, where the insurance policies live, and how everything works. This worksheet is designed to make sure that knowledge doesn't live in just one person's head. You don't need to record every financial detail — the goal is simply for both spouses to know what exists, where to find it, and what they'd need to do next.

HOW TO USE THIS

1. Complete it together.
2. Don't include passwords directly in this document.
3. Record where secure login information can be found instead.
4. Review it once a year or after a major financial change.
5. Store the finished document somewhere both spouses know how to access.

> **The goal isn't for both spouses to manage every dollar. The goal is for neither spouse to be financially lost if the other person can't manage things.**

Our Financial Accounts

ACCOUNT TYPE	INSTITUTION	OWNER	APPROX. BALANCE	BENEFICIARY	WHERE TO ACCESS IT
Primary checking					
Savings					
Emergency fund					
401(k) / 403(b)					
IRA / Roth IRA					
HSA					
Brokerage account					
529 / education					
Other investment					

Approximate balances are optional. Knowing where the account exists is more important than keeping this document perfectly updated.

Protecting the Family

LIFE INSURANCE

INSURED	COMPANY	COVERAGE	POLICY TYPE	BENEFICIARY	POLICY / CONTACT LOCATION

OTHER IMPORTANT INSURANCE

COVERAGE	COMPANY	POLICYHOLDER	WHERE STORED	WHO TO CONTACT
Health insurance				
Disability insurance				
Homeowners / renters				
Auto insurance				
Umbrella insurance				

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What Does Our Household Cost to Run?

If one income disappeared or someone else had to manage the household, approximately how much would it take each month to keep everything running?

Mortgage / Rent	$_____
Utilities	$_____
Groceries	$_____
Transportation / Car Payments	$_____
Insurance	$_____
Childcare / School	$_____
Debt Payments	$_____
Medical / Healthcare	$_____
Other Essential Expenses	$_____

APPROXIMATE MONTHLY HOUSEHOLD NEED

$_____

/ month

APPROXIMATE 6-MONTH HOUSEHOLD NEED

Monthly Need × 6

$_____

This isn't meant to replace a detailed budget. It's a quick number both spouses should understand.

Documents, Access & What Happens Next

IMPORTANT DOCUMENTS

DOCUMENT	WHERE IT IS STORED	LAST UPDATED
Will		
Trust, if applicable		
Powers of attorney		
Life insurance policies		
Recent tax returns		
Home / property documents		
Vehicle titles		
Marriage / birth certificates		

SECURE DIGITAL ACCESS

Password manager used _____

Emergency access instructions located _____

Primary email account _____

Two-factor authentication info _____

> **Do not write passwords, PINs, recovery codes, or Social Security numbers directly on this worksheet. Record where your secure access information is stored instead.**

PEOPLE WE MAY NEED TO CONTACT

ROLE	NAME	COMPANY	PHONE / EMAIL
Financial advisor			
Estate attorney			
Insurance agent			

OUR NEXT STEP

After filling this out, what's the one thing we realized we need to fix or organize?

Date completed _____ **Next annual review** _____

This resource is for general educational and organizational purposes only and is not financial, investment, tax, legal, insurance, or estate-planning advice. Consider working with appropriate professionals for guidance specific to your situation.