

Family MATTERS

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Three Tips To Spruce Up Your Finances... Spring is Here!

The weather is warmer, the days are longer, and you seem to have a little more energy – especially after April 15th! Chances are some of that energy will be used for spring cleaning – washing the windows, cleaning the closets, or planting a garden. You should consider putting a little of that energy into getting your financial house in order, too.



Here are three ways to start sprucing up your finances:

1. Clear out those cobwebs and tidy up your finances. Make sure that your financial plan is in order and reflects any changes in your life over the past challenging year. Software programs like Quicken and Microsoft Money are great, easy tools for managing your finances.
2. Empty out those closets and throw out the junk. Assess your accounts – checking, money market, and savings – and consolidate what you can. Having as few accounts as possible will reduce confusion and help keep your finances healthy.

3. Dust off those files and keep your records up-to-date. Put together a list of all of your bank and brokerage accounts and the login names and passwords to your online accounts. If you bank online, use online stock brokers, or if you conduct other business online - maybe through eBay or PayPal - jot down this important information.

From an estate planning perspective, keeping up with these three simple tips will not only help spruce up your finances, but will help your loved ones (or executor) access bank and online accounts and distribute any remaining funds after your death. Your loved ones may also want to retrieve contacts from your email accounts, preserve photos from your online photo library, or post a final entry onto your blog. You don't need a fancy document to leave this information. Just make a list of important accounts and online logins and passwords and store it with your other estate planning documents.

HAPPY SPRING CLEANING!

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About Tali Klapach

Tali Klapach is a partner at Klapach & Klapach. She graduated from Princeton University and Yale Law School, and clerked for the Chief Judge of the United States Second Circuit Court of Appeals. After practicing law for seven years at two prestigious law firms in San Francisco and Los Angeles, Tali started her own practice in trusts and estates. The goal of Klapach & Klapach is to combine the high quality service of a big law firm with the personal attention and affordability of a family lawyer. Tali is committed to building long-term relationships with clients, and to serving as a source of ongoing assistance and advice. To schedule a free estate planning consultation or to receive Tali's free monthly e-Newsletter, please visit www.KlapachEstatePlans.com or call (310) 424-3144. Estate Planning for a Lifetime.

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