An easy checklist to organize important documents

When you're setting up a system for managing your finances, it's helpful to gather all key financial and personal documents in one place.

Start by setting up a filing system with each type of document, or each individual account, in its own clearly labeled folder.

Here's a checklist of the information to gather. Try dedicating an hour a week, tackling one category at a time, to make the job easier.

Assets and investments

- ❑ Bank account statements
- ❑ Retirement Savings Plan (RSP) account statements
- ❑ Registered Education Savings Plan (RESP) statements
- ❑ Tax-Free Savings Account (TFSA) statements
- ❑ Canada Savings Bond certificates
- ❑ Guaranteed Investment Certificate (GIC) statements
- ❑ Mutual Fund account statements
- ❑ Trading/brokerage account statements
- ❑ Net-worth statement
- ❑ Recent cash in-out-flow statement
- ❑ Deed of ownership for real estate or other key assets
- ❑ Appraisals of jewellery or other valuables
- ❑ Life insurance policies

Household finances

- ❑ Utility bills — electricity, heating, water (if applicable)
- ❑ Communications bills — telephone, cell phones, television services, Internet services
- ❑ Mortgage statements or rental agreement
- ❑ Property tax assessments and statements
- ❑ Home insurance policy
- ❑ Car insurance policy (or policies)

Debts

- ❑ Car loan statement or agreement
- ❑ RSP loan statements
- ❑ Mortgage agreement or statements
- ❑ Line of credit statements
- ❑ Credit card statements (from banks and stores)
- ❑ Outstanding student loan statements

Work-related

- ❑ Pension statements
- ❑ Benefits statements and policy information
- ❑ Pay stubs
- ❑ Disability policy
- ❑ Health insurance policy

Personal information and documents

- ❑ Current contact information for each family member
- ❑ Photocopies of passports (store original documents in a safe place)
- ❑ Photocopies of birth certificates (store original documents in a safe place)
- ❑ Citizenship certificate or immigration documents
- ❑ Marriage certificate
- ❑ Contact information for key people, such as next of kin, child care providers, bank advisor, financial planner, health care providers, lawyer, children's guardian
- ❑ Wills
- ❑ Power(s) of Attorney (property and personal care)

Taxes

- ❑ Income tax returns with respective tax slips, plus Notices of Assessment and any other correspondence with the Canada Revenue Agency (CRA), filed by taxation year

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Once you have everything pulled together, use our Organize Your Financial Documents tool. It makes it easy to record, print and update important information so that you have a copy of everything you need in one place. Visit **tdcanadatrust.ca/everydayfinances** for more information.