

# Organize Your Finances

## Description

The first step in the [The Ultimate Personal Finance Checklist](#) is organizing your finances. This means bringing all of your financial information — account names and numbers, online login information, paperwork that isn't online, etc. — all into one place.

## Why do this?

For one, it's good financial hygiene. Being able to easily access and view all of your financial information is necessary for making good, informed financial decisions.

It'll also make it much easier to complete The Ultimate Personal Financial Checklist. Future steps on the checklist, like creating a budget, will require that you have access to your financial information.

## How can you get started?

Taking the first small step can often be the hardest thing to do. So make the first step easy. Just sit down with pen and paper and write down all of the accounts you will need to find information for. Some examples include: bank accounts, credit card accounts, mortgage information, insurance information (car, life, home, travel, pet, etc.), brokerage accounts, car loans, student loans, other non-mortgage loans, business financials (if you are a freelancer or own a small business), tax filings, paychecks, and savings accounts.

Once you have that list, it may take some time to track it all down, but it'll be very easy. You can just work your way down the list, locating the information, logins, and paperwork for each item.

## How will you know when you're done?

You'll know you're done when you have the information at your fingertips to answer basically any and all questions about your income, spending, assets, and debts.

## Do you need to wait before moving on?

It's a good idea to finish this first before moving on. The next step is [creating a budget](#) and that — and other, future checklist items — will be much easier if you have all of your financial documentation together and organized.

But don't let this be a blocker for you either. If you're able to get most everything together, but a few items are taking a longer time for some reason, feel free to move on while still working on completing this.

## Resources to help you

Coming soon!

[Back to the checklist](#)

---

### Date

2025/08/17

### Date Created

2021/04/09

### Author

tmfkopp

default watermark

default watermark