

Hello and welcome to our educational  
theory slice of advice.

My name is Rachel Ludlow  
and I'm the office manager at Journey Financial.

Today's topic is going to be on financial decluttering.

I believe that all financial tools can be very, very useful.

However, if they are completely cluttered,  
it can be very difficult  
to find the right tool at the right time.

Hilarious example had a friend that went  
to a cabin in the woods.

Uh, it was her parents' cabin  
and they asked while she was there if she would  
clear some snow off the deck.

Well, her and her newlywed husband walked out to the garage,  
took a look around, saw some shovels,  
and thought we could do better than this.

They found the tool that they wanted to use went out  
and spent an hour and a half leaf blowing all of  
that snow off the deck.

Now, unfortunately, they had walked past the snowblower  
that would've taken a mere quarter amount of the time,  
about three or four times,

not recognizing it for the tool that it was.

So we wanna help you with your finances, find the right tool

for the right time, for the right job.

I'd like to break this educational series

into two separate parts.

First of all, what you can do to make life easier

for you right now, what are things that you can do

to clean up for you right now?

And then later on we're gonna talk about what you can do

for other people.

If somebody else were needed to use your financial tools,

if you were either unavailable

or not around, um, what they could have, what you could do

to financially declutter for them.

So let's get started on what you can do right now.

First things first is autopay.

This can make your life

so much easier if you use it in a smart and savvy way.

Autopay is when you contact the company

and have them immediately draft the bill

or in a short amount of time,

automatically draft the bill out of either your bank account

or a credit card or a debit card.

This can save you a lot of clutter if nothing else that's saving you a lot of mail.

But it's also very useful in that it's automatic.

It's not something that you have to think about, it's not something you have to worry about.

We will recommend that you use autopay for a couple different reasons.

First of all, you would wanna use it on bills that are an expected amount that you know in general what it's going to be every month to month to month.

So this is things like your utilities bill,

maybe your cell phone bill

or your internet bill where it's not expected to change that much.

And if it did that you would be able to reach out to the company and and fix that amount.

That would really be your only alert or notification that something was a little bit wrong.

Every time I've had a problem with one of my bills, um, one time we had a a meter guy come out and read a nine instead of a six.

So our bill was a significantly amount higher.

Um, the companies, even though it was on autopay,

have been excellent about either refunding you  
or crediting it to the next month.

So expected amounts that you would know what are coming  
through are great for auto pay.

Um, another one that you would wanna put another bill

That you would wanna put on autopay is if you have  
something that's actually incredibly important.

If you have your health insurance,

if you have your car insurance, if you have um,

your life insurance, things that you cannot afford

to miss payments on without suffering some serious  
repercussions are things

that I would strongly recommend you consider

putting on autopay.

Uh, if you don't trust the companies, um,

one suggestion I'd recommend is look into your bank.

Ask your bank about bill pay.

They will actually extract the amount,

they will receive a copy of the statement.

Then they actually extract an amount

that amount from your bank account, put it in one

of their own bank accounts and write a bill

or a check to pay the bill out of their bank account.

So that's any option that you can look into.

I did wanna give you a quick pro tip on auto pay.

Now, if you are credit savvy, meaning that you know how to handle your credit cards without carrying over large balances that are unnecessary,

or, uh, I give the example that you can walk out

of Dillard's or Cal Ranch with no bags, even though if

that credit card is sitting in your pocket,

then this is a recommendation

that you might wanna look into.

So it goes a little bit like this.

You receive your bill, say a utilities bill,

and they give you between 15 to 30 days to pay that bill.

What you do then is if you set up your auto pay directly

from your credit card, the company,

the utilities company is going to get paid,

but you are going to have a little bit extra time because

although you have paid that bill directly from your credit

card, your credit card bill's not gonna be due

for another one to 30 days depending on when you pay it.

And then also once you receive your credit card bill,

that not only gives you time to look at this initial bill

to make sure that it is around the amount that you expected

also is gonna give you a little bit extra time  
before the funds are actually removed from your bank.

If you do auto pay on that credit card from your bank,  
it's a little pro tip that you can kind  
of give yourself an extra minute to look at it,  
but also still keep all of these things on autopay  
where you're not truly concerned, you're only looking  
for large differences.

I have also seen people create, um, at their same bank,  
another bank account, another checking account  
where they have all their autopay paid out of  
that separate checking account  
and they simply transfer in maybe one to three months worth  
of amount in there  
and then receive notifications from the bank when  
that second bank account is running low.

So there's a couple different ways  
that you can build securities  
to give yourself a little bit more time  
or to give yourself a little bit more security.

But definitely wanna recommend autopay, of course, be aware  
of any additional fees.

And if the company wants to charge you a percentage

of autopay from your credit card,

it may not be the best option for you.

So be aware, but also look into autopay.

It's a great way to declutter a lot

of your financial bills in the immediate.

Now, now we cannot talk about financial cluttering without

talking about mail versus email.

And I'm gonna go ahead and tell you right now,

we're gonna strongly encourage that you lean towards email

and there's a couple different reasons

for this. Let's start out on

The cons of mailing.

So first of all, with regular mail, it's really not

as secure as you think it might be.

Think how many times you may have received somebody else's

mail and maybe even accidentally opened it.

These are things that we do not want to have happen

with our important or critical bills.

Think about things that maybe have been lost in the mail.

So although email, we're gonna talk a little bit later, uh,

in, in fact in May, we're gonna have a seminar about how

to bolster your security for email

and how to bolster your security for your online presence.

But I am saying that mail is maybe not the most secure.

In fact, we had a client that moved, went to the bank like a good, good human and got new checks so that the correct address on there so that she could write her checks.

The bank said Great checks should be in your mailbox in four to six weeks.

Well, as she was waiting about week five, all of a sudden she was seeing all these checks were being written out of state and she had not yet received her checkbook.

Somebody else had been watching her mailbox, had sought that box, had taken her checks her checks, and actually left the state to start writing checks.

It took her months to clear up all these fraudulent charges, not to mention get checks that she could actually use for her business and for her personal finances.

So strongly recommend that if you don't have a locking mailbox, I would invest in a locking mailbox as well.

Um, if you are a diehard paper fan reasons why we like email, email is very nice because it is filterable and it is searchable.

So not only can you have sweeps filters,  
you can put things in miscellaneous rather than having them  
be right in front of your face.

Like it. There are automatic ways  
that you can just have it go through your entire mailbox  
and have the complete mailbox cleaned of certain companies  
or of certain, um, types of emails  
that you may not be interested in seeing.

But also it is searchable.

A great example is I recently bought blinds from Home Depot.

Now Home Depot sends out a lot of advertisements,  
but do you know how many of those  
advertisements I see a week?

Zero because I have my email set up.

So any email that comes in from Home Depot is automatically  
set aside to a Home Depot folder.

Now when I start to think, Hmm,

I feel like I should have seen her a receipt  
or I should have seen my uh, delivery notice coming through,

I can go through and actually just search  
in my Home Depot folder.

I can type in delivery if I'm not sure  
what day it's gonna be delivered,

I can type in transaction if I wanna see  
which transaction it is.

And because it's filterable  
and searchable, it makes it much easier  
to find the document that I'm looking for.

So strongly wanna recommend that you lean into email.

Now, whether you're using email  
or regular mail, you're going to have to differentiate  
what type of document you're receiving  
and most documents are going  
to fall in one of two categories.

It's either going to be the original document  
or it's going to be a maintenance document.

And I have a couple hard  
and fast rules that I would recommend when  
once you've decided what

This type of document is, first of all,  
if it's an original document, go ahead  
and keep that, store it away in your email in an originals  
file or whatever you like to keep that as anytime  
that you're opening a new account  
or starting a new contract with a company,  
you're gonna wanna keep track of

what they are promising to give you.

You might have an expectation or an understanding,

but what's written in paper is what they're going

to be legally liable for.

So that's why I recommend holding onto those originals.

This is especially important if you're holding onto

something like a life insurance policy.

If you've opened an new annuity,

if you have a new bank account,

you're gonna wanna know the terms

and conditions of which you have engaged

that company for this account.

Now, if it's maintenance, we're

kind of on a different boat here.

I'm gonna recommend that you keep as just a hard

and fast rule, one of your maintenance documents a year.

Usually that December document is gonna be the the one

that you're gonna wanna keep because it's gonna have a lot

of the details going back, it's usually gonna have some form

of year to date transactions or accumulation number.

And if you have one,

so say I keep December statement from a company like Charles

Schwab, come April, I'm thinking, oh my goodness,

I need more documentation.

I need to prove, um, something,

a transaction that has happened.

I can pull up that last December

statement, take a look at it.

I have the account number, I have the telephone number,

I have the name of who that account is under as well

as the address and other pertinent information.

And just by keeping that one, I'm able to go ahead

and look back, call the company

and they're almost always happy

to give you a whole year's worth

of statements if that's what you need.

So when it comes to maintenance documents, I recommend

that you keep one, if any.

Now if you are paper and you're not keeping those ones,

make sure to shred that important information.

You do not want somebody else calling in

with the account number, address name, trying to

to do anything that you don't want them to do.

So let's go through a couple

of the specific maintenance documents

that we see people struggle with.

Number one is statements.

Again, I'm gonna recommend you keep one,

usually the December

or end of your statement, trade notifications.

Now, unless you are executing your own trades,

more often than not, you are not going

to need these trade notifications.

If you trust the person that is trading for you,

you understand that they are there to achieve your goals.

Getting those trade notifications is something legally

that you're required to have

but are not gonna do much for you.

It's already been executed.

So unless you have a real problem with

that trade notification, just go ahead and tread those.

You're not gonna need them a prospectus.

Now prospectus is legally required to be given

to you when there are any changes, um, made

to generally a mutual fund

and they have to be sent to you every six months,

but they can be massive.

And I have found in almost every prospectus the things

that they're changing are so minute

that really the only thing you're interested in  
or anything that's in the prospectus is going  
to also be included in the  
Name, name. So  
for example, say you are,  
you have a Charles Schwab Mutual fund that tracks the S  
and P and its goal is growth.

The prospectus is going to tell you exactly  
how they're doing that, what time things  
they're changing in their management.

But in reality, you know that company name,  
what the index they're tracking  
and what the goal of that mutual fund is simply  
by looking at the name, you really don't need to actually go  
through each individual portion of this prospectus  
unless you're willing to walk away from that mutual fund  
or you really disagree  
with their decisions and administration.

So go ahead and just shred  
or delete, get rid of those prospectuses.

You don't need them voting.

Now, when it comes to voting, most  
of the time we're gonna recommend

you go ahead and get rid of this.

The last voting document I received was a 300 page booklet for one company of which I personally own maybe 0.5% of that stock.

And that's of the, of the holding.

So in in, in reality, it's probably even less than that.

So voting, unless you are planning on voting, you really wanna get into the administrative details of that, that company or you really want to, to make a difference in what that company is doing.

Uh, you can go ahead and shred and get rid of these For the most part, we're not gonna encourage you to vote, um, on the, on those company things unless you are a significant holder.

And then we're also not going to recommend that you keep those 300 pages and read through them to understand every voting detail for every company that you might be holding.

And lastly, privacy policy updates, privacy policy updates.

For the most part you can shred.

And here's the reason why you are going to have to agree to that privacy policy update

or you are going to have to walk away from the company

unless you're willing to spend thousands  
of dollars engaging an attorney to go  
through the privacy policy update, fight the company on  
what it says and receive an exception.

It's either your options are yes, I'm gonna do it,  
or No, I don't wanna work with you anymore.

I'm gonna have to get rid of whatever I'm doing  
with your specific company.

The exception I would say is  
that if you really enjoy reading through these, read  
through them for the opt out options.

The opt out options are actions that you can take to opt out  
of portions of that privacy policy  
and they should give you instructions on how to do it.

Either contact the company in writing, fill out a form,  
ask them via email.

Those are really the only portions  
of the privacy policy updates that you are going to need.

So 99% of the time you can go ahead and shred those as well.

Next we've gotta talk about power  
of attorneys, trusts and wills.

If you do not have legal protection like a power  
of attorney trust or will I strongly recommend

that you look into it,  
we at Journey have an estate planning document  
that can help you if nothing else, get all  
of your assets in order.  
It really helps you prioritize what you have,  
what's important, and also who is important.  
Who do you want taking care of you?  
Should something happen to you?  
Who do you want to execute your trust  
or your will should you go back to the good Lord?  
Um, those are things that are important  
and also very easy  
to have a form fill it out and it makes sense.  
It's a very easy to get it organized  
and also helps you differentiate  
and realize have you had those difficult discussions  
with those people that you love?  
So definitely recommend  
that you look into getting power of attorney trust.  
And Will Jordan Grave a great, uh,  
seminar on this last month?  
Um, definitely recommend you kind of review  
that if you have questions or reach out.

Now, if you work with other institutions, it is important to write some of these informations and this details down starting out with your employer, if you have a 401k or a pension.

And the only way you know to access that detail is through your employee login.

You're gonna have a real problem if you receive a certain email immediately locking you out of all of those assets.

Now you will be able to of course have access them to the, to have access to them.

They do belong to you.

But having written down who's housing the 401k, who has your pension, if there's a separate company that has it telephone number to reach them at an employee id, we had a client call in that received a ten ninety nine.

He didn't recognize, he ended up calling the company and they demanded to have his client or his employee id.

He didn't know his employee id.

And even though he gave them all this other details, they weren't able to help him until he could find his employee id.

He eventually figured it out

by looking back at past documents,  
but it was a whole kerfuffle  
that he could have avoided had he just written down his past  
employee ID and kept it.

If you've had any attorneys, uh,  
or if you've had any, if you own a business,  
if you've had any attorney work,  
if you have those important documents from them,  
I would recommend you either write down who you're working  
with or keep that original document.

I can guarantee you lawyers  
and attorneys, they are not gonna be sending you those  
documents a recopy for free.

Um, hold onto those originals,  
make sure you have somewhere documented  
who you've created them with,  
when they were created and the where they are.

And also CPAs, if you have a CPA,  
they are supposed to keep your document.

They keep your filing for three years.

However, if you have other important documents,  
then you are going to want to, uh, make sure to keep a hold  
of those and keep a hold of who it is

that you've worked with in the past.

Now that brings us to the almighty taxes.

Of course, you've got to wonder, the IRS is so scary.

They're so big, they're so hairy.

What do I need to keep to be protected?

What do I need to keep without being completely overwhelmed

with thousands of receipts

or thousands of copies of documents

directly from the IRS website?

They recommend that you keep your documents for seven years

unless you have had a complicated or corrected return.

If you'd filed your return,

you kept all the things, you have all those

Receipts, you can keep these documents for seven years,

which means if you have something at your host older than

2017, go ahead and delete it, get rid of it, shred it.

Whatever you need to do, you no

longer need to hold onto those.

Um, most of the time you're only gonna be

audited back three years.

However, they can go back further if they find something.

So just taking a look at these documents,

I'm gonna recommend that you hold onto them

for seven years, which is long.

An especially important one that we do recommend that people sometimes forget to hold onto is your charitable contribution documentation, especially if you itemize your filing because your charitable contribution was significantly higher.

Having those receipts can actually be very important and very helpful if you do have to go back.

If you do get, see, get audited, or if you do, um, have to go back and just look through those receipts.

So please hold onto those.

They are actually pretty important.

Charles Schwab this year.

Um, they kind of did a sturdy a little bit.

They did not separate out what your normal distributions were from your charitable distributions.

They simply lumped them all together in a box two b put taxable amount unknown.

So without those receipts, you'd really have a hard time with your CPA.

You'd really have a hard time, uh, if you were to be audited to prove how much of that was charitable and how much of that was actually taxable.

So hold onto those for seven years.

Now, if you do go back to meet your maker, what can you do now to make life easier for those who are left behind?

Or even if you enter in a coma tomorrow?

What can you do to make life easier for those who need to take care of you?

First of all, those you love will need passwords at some point in some place, I would recommend that you would get a little notebook, write down passwords and the account number that you are working with, if that makes you uncomfortable, write down the company name that you're working with.

If you at least have the company name and the password, more than likely people will be able to help you for you to be unable to do it.

Uh, especially thinking about this like does your wife have access to your email?

Does she know your password to your email?

If she had to, could she get into your phone,

get into your email, see all those bills that are on autopay  
or see all those things that need to be taken care of  
to know who to talk to, who you've been in communications  
with about taxes or finances or or business entities.

Those are important things  
to have written down somewhere securely.

And we're gonna talk a minute about  
where I think you should keep those.

Next is who to talk to.

We personally love meeting family members even if they don't  
invest with us or do business with us.

We love knowing who's important to you  
because should something happen to you, we know  
who you want us to talk to.

If we don't have a power of attorney  
or we don't have a trust  
or a will on file, we are doing our best  
and we cannot give out very much information.

However, if we have met your family members  
and they have had conversations with us,  
if we've helped you create a power of attorney so we know  
that this is the person you truly want to make decisions  
for you, it becomes so much easier. For example,

Did you know that with an IRA,  
even if your spouse calls in to take out funds to try  
and take out funds, we actually cannot grant  
a spouse funds out of a person's IRA without a POA.  
So very important to make sure  
that those powers are taught are, are created,  
but also that we know  
and that the companies that you work with know who is there  
and make sure that your family members  
know who you're working with.  
It makes it a lot easier for them if they know  
what phone number to call if they've got a business card  
or something so they know where your assets are  
and who's managing them.  
Make sure you have your beneficiaries established.  
If you choose not to keep passwords,  
if you have not made introductions and,  
and your family members don't know who to talk to,  
at least let the beneficiaries be established.  
Meaning that should something happen to you  
and you go back home, um,  
then we would have these beneficiary name  
and date of birth to look up.

And especially with bank accounts,  
we often don't think about putting  
beneficiaries on our bank accounts.

It can be very helpful for the bank to know if you've passed  
that they could then reach out to these future people  
and help them get the assets in their name.

Speaking of banks, pardon me, I would also recommend  
that you add, if you are trust someone, a signer  
and not specifically a joint owner, you don't want  
that person to be liable,  
but having a signer on your checking  
account can be very helpful.

We had a client whose grandma passed away.  
He was the trustee over her trust, but the day  
after she passed every debit card, credit card,  
anything associated with that account was completely locked  
except for the checkbook.

And because he was an authorized signer, he was able  
to pay the bills that were necessary even up to 18 months  
after the passing as he was taking care of her estate.

It's gonna be very beneficial if you have a trusted person  
to add a signer to your bank account.

So where should you keep these things?

How should you keep these things?

Um, how do we keep them safe? Safe but also clean?

Now, if you are a diehard per paper person,

I have a recommendation that you get something that is quick

and then you get something that is cute, find something

that's gonna make you happy.

If you are gonna have to take all of these papers,

you're going to have to put them somewhere.

Put hearts, sunflowers, uh,

tools, whatever that makes you happy.

Make, find something that gives you just a smidgen

of joy while you're taking that utility bill

and putting it in a little folder.

So find something quick and cute.

Um, another system that I have seen work,

if you absolutely have poor filing

but refuse to go electronic, is

what I call the chaos method.

And this chaos method is where you get a box,

like a banker's box or a paper box.

You write the year on it

and anything that you feel is important

and documentation, receipts, anything you drop in the box

and you simply leave it in the box

until you absolutely have to find something.

So if you are called upon to pull out

A receipt, if you were called upon to find a statement,

you would then be able to go to the years box, rummage

through that box, find what the, the company statement

that you're looking for and keep it.

Um, I've actually seen this executed successfully.

Um, the nice part about it is at the end of the year,

you simply put the lid on the box,

you put the box in the back of your closet,

you wait seven years and

after that you take it to shred day, get rid of it.

So that is a couple solutions if you're looking electronic,

obviously there's a lot more options for, uh,

electronic storage of your finance.

And one thing that we cannot recommend enough

is using our client portal.

If you are a Journey client, we have a very robust

and very secure client portal with some neat features on it.

Um, first of all, it is secure.

You're gonna have a password and login.

We do not have your login.

We will not have access to your login.

We can see things on the backend,

but you will always be responsible for keeping

that password up to date.

And you are the only one

that will be able to create that password.

So it is secure.

And also it gives you a really

awesome consolidated view.

Not only can it show you what we have managing for you here,

as you can see on the front page,

but it also, if you look up to that top portion

where it says accounts, you can link a bank account to it,

you can link a Venmo account to it,

you can link a savings account to it

to help you get an overall view of your net assets.

You can even link unmanaged account if you look down a

little bit further on that left-hand column,

you can see it says E-Trade individual

with this test client.

We've actually linked in, uh,

an external E-Trade brokerage account.

So those are ways that you can pull all

of your assets in together to get a managed  
or a consolidated view.

Another really neat thing about our Journey client portal is  
the document vault and underneath the little green dot,  
I don't think you can see my mouse,  
but there is a little folder and that is our document vault.

You can actually upload whatever you want  
to that document vault.

It is unlimited storage space,  
unlimited secure storage space.

So here's things where you could put, um, your power  
of attorney l any LLCs  
or EIN documents that you've had created, any wills  
or testaments or trusts, any title.

So you wanna take a copy  
of your car title and put it in there.

Go right ahead. If you have a life insurance policy loaded  
up in there, whatever you put in there is secure  
and will live as long as the internet lives.

In fact, we had even used a, uh, a document vault  
with a different company and we moved to this company  
and we have been so impressed at the ability  
to pull the documents off the old company,

enter 'em into the new company, they're safe,  
they're secure, they're lasting.

Um, another neat feature that we've discovered is if you do,  
uh, attach an external account,  
it uses a company called Plaid.

We have vetted them out and deemed them secure.

And also we, I was really surprised to see  
that it even does like a micro budgeting for you here.

We pulled in a test bank account  
and immediately told you where the funds were coming in from  
and where funds were going out from.

So that was really interesting and really neat.

Could be a helpful addition to your budget.

Now if you are not interested in using your client portal,  
there are some really neat third party apps,  
both paid and unpaid.

Most of them will be titled as a budgeting app  
or a business app that you're going  
to be keeping track of your finances.

Um, with Quicken is a good one.

It's doesn't have a, it's not terribly expensive,  
but it will treat your personal finances like a business.

So you can track everything coming in.

You keep tabs on receipts.

You can uh, track your, uh,

you can upload your tax documents

or any statements that you find pertinent

and keep those in there.

Uh, there's a couple free ones as well.

I recently downloaded Simply Wise and Monarch

and it was neat in that it actually let me take an image

with my phone, um, of the receipt

and it pulled the company name, the tax details, the amount

that was there and then let me put it into a category

so that I could budget that way.

So if you're interested in, in cleaning up your finances

through more budgeting,

there's some really neat online apps if you're choosing not

to either use your bank or the client portal.

The last thing I'm gonna recommend,

and this sounds this ages me a little bit,

but I'm definitely gonna recommend

that you keep a fireproof safe.

If you do not have one, go out and buy one today.

These make excellent wedding gifts to give to people.

They make excellent wedding gifts to receive,

but having a fireproof safe in your home gives you a safe and secure way to store a lot of important documents.

Starting out with legal documents, if you have those power of attorneys, if you have a a letter of directive, a notebook that's attached to your will, if you have a living will with maybe a DNR or a health directive, those are important legal documents that you're gonna wanna keep in that fireproof safe.

Next, your passwords and account numbers.

If you are writing those down, you want to keep them secure, you want to keep them locked up.

A fireproof safe is a great option

where it has a lock-in key

where you can get into it often enough

to change your passwords

but also lock it up so

that nobody's really gonna have access to it all the time

by simply opening a cabinet drawer.

Um, they at least have to have the key to get into it.

So keep a notebook like that.

If you are keeping original documents,

keep your life insurance policy in there,

especially if nobody else knows about it.

Keep your life insurance policy in there.

Keep birth certificates. Identifying documents.

If you have a passport, a marriage certificate,

oh my goodness, you would not believe.

No matter how long you have been married, we have seen

companies struggle to require proof

that you were initially married

to somebody even if you were married for 60 years

and they died 30 years ago.

I know that's a very long time and an improbable amount,

but trust me, keep

that marriage certificate in your lock lock box.

Keep it in that fireproof safe. Um, a birth certificate.

Trust me, you're gonna need that up until you die.

If you have had family members

that have passed keeping a death certificate in there,

it can be incredibly useful. So a lot of neat

Things that you can keep secure

and safe in your fireproof safe.

And the last thing

that I would recommend is we have a little, uh, document,

a little handout with kind of a checklist of overall things.

If you were to have the very top of your fireproof safe,

say you were to go into the hospital,  
you knew something was wrong  
and you wanted somebody to take care of the assets, uh,  
especially if you knew you were on your way back home  
to have a simple paper with a checkbox saying, yes,  
I have a power of attorney.

Yes, I have a living will.

Yes, I have investments and this is who it's with.

That type of checkbox a checklist as well as  
where those things are located could be a really important  
and really easy asset.

It's almost like a quick inventory of anything  
that somebody else would need in order to help you  
or to help those that were left behind should you leave.

So definitely recommend  
that you kind of go through those things.

So closing up pro tips. Wanna say number one, go electronic.

Use autopay.

Use the email if you're comfortable with it,  
definitely go electronic.

It's gonna help you clean up a lot of things.

Number two, use what you have.

Reach out to your financial advisor.

We have a client portal plus we have some budgeting things that we can do, plus we have some planning things, plus we have the document vault.

You would be surprised that what the companies you're already working with can offer you to help you clean up your financial clutter.

And third, get that fireproof safe.

Make a list, make an inventory of the important things that somebody would need should you or to leave so that when they walk out to your garage and they see the snowblower, they know what the snowblower is, they know that it's useful and they know that they can put use it.

They know where it is and how to use it.

Thank you so much for coming to our seminar.

If you have questions, feel free to email us [office@journeyretirement.com](mailto:office@journeyretirement.com) is the easiest way to get to us.

And if you have any other questions or concerns, feel free to reach out.

Thank you and have a great day.