

Before you begin ...

On behalf of your family and future self, thank you! You're about to take the time to prepare the future. One future involves you in a variety of scenarios:

- You've had a fire, flood, hurricane, tornado, or similar disaster. You are trying to contact agents about coverage, but need to locate policy numbers and coverage information.
- You have a question regarding an old retirement account you've set up, but don't know where you placed the relevant information.
- Your credit card was hacked - the one you use to make recurring payments. Now that the bank is issuing a new card, you are trying to remember all the accounts whose payments have to change - in order to avoid late fees because you now have an invalid credit card on file with service providers!

Whatever the reason, there comes a time when you will wish you were organized with your finances. *Financial Affairs* is a way of giving your future self a gift you prepare today.

The second scenario is markedly different from the first - it may not be you who needs to find information, but your loved ones after you are gone. *Financial Affairs* has been prepared in hopes you will take the time now to save your loved ones time later, and to make what is already a difficult time a little less difficult.

No one likes to think their life will ever end. We endlessly plan for the next tomorrow, but one day will be your last day. For some, death will come suddenly. Perhaps a heart attack, stroke, or aneurism. For others, they may have months' or even years' warning. And then there are those whose memories will fade long before their bodies wear out.

Decisions have to be made even after you are no longer capable to make them. Bills will need paying, social accounts will need closing, and someone will sit with a minister or funeral director in hopes of orchestrating a fitting funeral or memorial service in your honor.

This book is meant to help you help those who will need to step in to finish your final affairs. Less than one third of Americans in 2020 reported having a will or trust, and even fewer have had the foresight to let their loved ones know where even these most basic documents are located. Don't be among them. This document will help your loved ones know what items exist, where they are, and what your wishes are. Having lost a spouse suddenly myself, I can attest to how appreciated having this information is. Grieving is difficult enough. It usually takes months to settle estates - don't make it take any longer, cost any more, or be any more difficult than it will already be. Give the gift of organization, information, and direction. Your family will someday thank you for it!

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