



TOPIC 3 | UNDERSTANDING MY BANKING

CHECK MY PROGRESS

Completed	Description	Reference
<input type="checkbox"/>	I have consolidated my banking activities to one bank to simplify my life	Pg. 68
<input type="checkbox"/>	I have changed joint accounts to accounts in my own name	Pg. 68
<input type="checkbox"/>	I have set up spending alerts on my smartphone	Pg. 69
<input type="checkbox"/>	If my spouse had an account in their own name, I have used this account as the "Estate of" account to settle the estate	Pg. 69-70, 98
<input type="checkbox"/>	I have inventoried our Safe Deposit Box, and have decided whether to retain the box or not; if I am retaining it, I have taken the necessary actions to make it accessible upon my death	Pg. 70-71
<input type="checkbox"/>	I have closed my spouse's credit card account(s) and destroyed their debit and credit cards	Pg. 71
<input type="checkbox"/>	I have opened a bank credit card in my name (if you hadn't already) and I have closed our joint credit cards	Pg. 71-72
<input type="checkbox"/>	I have at least the minimum payment going to my credit card account automatically each month so I never miss a payment	Pg. 71
<input type="checkbox"/>	I understand the difference between credit and debit cards	Pg. 72, Appendix G
<input type="checkbox"/>	I have added a joint owner or signatory to my account(s) to ensure someone I trust has access to my funds should I become incapacitated	Pg. 72-73
<input type="checkbox"/>	I have added the POD feature to add a beneficiary(ies) to my account(s) to avoid probate	Pg. 74