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[Now is the perfect time to organize your finances](#)

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This is the perfect week to get organized for the New Year. And every year, you promise to be better organized — for your taxes, for your investments, for your retirement planning — and just for the sake of your conscience.

You know that if anyone tried to figure out your “system” — in case of emergency — they’d be stymied by the way you failed to file your important papers, such as insurance policies or investment records. They’d be blocked by the lack of passwords to your online accounts. And valuable time would be lost because no one could find authorization to make health-care or financial decisions if you were incapacitated.

And there are better solutions — both paper solutions and digital ones.

Organize on paper or digitally

For years, I’ve offered an opportunity to download my four-page Personal Financial Organizer form. Just go to www.TerrySavage.com and fill in your name and e-mail in the little pop-up box to get a response with a link to the form, which you can print out and fill out with all your information.

This organizer will serve as more than record-keeping device. It will point out tasks left undone, such as updating your will or estate plan or reviewing your life insurance policies. There’s a space to list financial accounts, contact names and passwords, if you choose to add them. There’s even a section to list your credit card numbers and the toll-free number to call if your wallet is stolen.

Leave this completed organizer in a safe place where your spouse, or adult child, could find it in an emergency.

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For the digital generation, there's a new online version of this kind of information storage. Check it out at www.infosafe.com. What I've been advising you to do on paper can now be done digitally with utmost safety.

InformationSafe is available as desktop software or securely retrieved from a subscription-based online Web service. It gathers all your legal, medical, business documents in one digital "storage box." The site offers more than 250 templates for saving this information in seven categories: personal, financial, insurance, legal, health, property or key contacts.

For each document stored, you can write a "note" with more information or instructions. And you can attach documents securely, so that the page describing your insurance information can include a scanned attachment of the actual policy. The medical records can have an attached scan of your physician's latest lab and test reports. In fact, many of these record-keepers will send you secure digital files, eliminating the need to scan documents.

Attach a copy of your cemetery deed or your revocable living trust documents. Scan birth certificates and military service records, so your family has access to the information with one guarded password.

The desktop version can be backed up online, protecting you from theft, fire or computer disaster. The online version allows you to access the information securely from any computer. Plus it lets you send password-protected, secure e-mail links to the stored information to your family members, attorney or accountant.

The desktop or Web programs each cost \$49.95 a year, with a 60-day free trial. The programs work with Windows and Mac computers. They carry the highest levels of safety certification.

Organized money management

For everyday money-management solutions, this is the time to get started on something new. If I haven't yet convinced you to do your banking online, then at least start a new check register for the new year (and put the old one away with your bank statements and tax records in case of a future audit.)

By now, almost everyone has accepted online bill payment — probably done directly at your bank's website. But the information there is simply a record of your payments. There's a lot more you can do to facilitate budgeting or tracking of payments by category. Your bank allows you to download your payment records directly into your money-management program.

For years, I've recommended Quicken, which is now the surviving money-management system. You don't even need to leave your desk to get started.

At Quicken.com, you can download the 2011 version and pay with your credit card. Once started, you'll not only track bill payments by downloading securely from your bank's website

into the program, but you can set goals and manage your spending. And it will help at tax-time because it is integrated with Turbo-Tax. (Even if you don't use that software, your accountant probably does!)

Do not be intimidated. Quicken makes it easy to get securely connected to your bank, credit card companies and investment accounts in minutes. Then you're ready to enjoy the search features ("How much did I pay to?") and the budgeting features ("What did I spend in each category?") and the "warning" features ("You're about to overspend in that category").

If you want to keep track of your finances almost anywhere, there's a Quicken online version that allows you access to all your information, securely from any computer. It allows you to track spending and pay bills when you're on vacation or traveling on business.

If you want even more instant control on your personal handheld device, the solution is at Mint.com — a free app that's part of the Quicken family. While you can't pay bills — yet — from Mint, you can track all your accounts and spending in real time. The program sends you alerts when it's time to pay a bill, when your spending is going over budget — or when you're about to go over a credit limit. And it offers suggestions for money-saving financial products from institutions whose support makes the whole process free to users.

OK, you're out of excuses. This is the week to start your new money-management system — either on paper or digitally. A financially organized mind is a mind that's ready for opportunity.

And that's The Savage Truth.