

# Financial Roadmap Checklist for Dentists

Use this Financial Roadmap Checklist to gather the essential information your spouse, partner, or children will need if they ever have to manage your household or practice in your absence. Completing this guide now ensures your family can access critical accounts, maintain important payments, and make informed decisions during a difficult time.

## HOUSEHOLD OBLIGATIONS

- ☐ Mortgage or rent information (*amount, due date, lender contact, where payment comes from*)
- ☐ Property taxes & homeowners' association details
- ☐ Auto loans or leases
- ☐ Personal credit cards and store cards
- ☐ Utilities: electric, water, gas, trash, internet, phone
- ☐ Insurance: home, auto, life, disability, long-term care
- ☐ Recurring subscriptions or memberships

## BANKING & FINANCIAL ACCOUNTS

- ☐ List of banks, account types, and where to find statements
- ☐ Online access instructions or where legal access credentials are stored
- ☐ Location of safe deposit boxes and keys
- ☐ Investment or retirement account information

## PRACTICE-RELATED INFORMATION

- ☐ Practice ownership details and partner contact information
- ☐ Buy-sell agreements or transition documents
- ☐ Payroll system details
- ☐ List of key vendors & recurring payments
- ☐ Business insurance policies

## DEBT & LOAN OBLIGATIONS

- ☐ Practice loans & equipment financing
- ☐ Student loans
- ☐ Lines of credit (*personal or business*)
- ☐ Notes payable or private lending arrangements

## INSURANCE POLICIES & LEGAL DOCUMENTS

- ☐ Life insurance policy numbers and contacts
- ☐ Disability & malpractice policies
- ☐ Estate planning documents (*will, trust, healthcare directives*)
- ☐ Contact information for attorney, CPA, financial advisor, and insurance agents

## WHERE TO FIND IMPORTANT ITEMS

- ☐ Location of the roadmap document
- ☐ Location of physical files
- ☐ Location of digital files (*and how to access them*)

## KEY CONTACTS

- ☐ CPA
- ☐ Attorney
- ☐ Practice partners
- ☐ Financial advisor
- ☐ Insurance agents
- ☐ Office manager or practice administrator

