The 2026 Financial Clarity Checklist

Use this checklist to identify areas where you can improve your financial clarity. Contact us at B&C Financial Advisors for personalized guidance and support in achieving your financial goals.

Accounts and Investments

- ☐ List all investment and retirement accounts, including old employer plans
- ☐ Confirm who manages each account and whether strategies differ
- ☐ Identify overlapping or contradictory investment approaches.
- ☐ Review accounts that may be forgotten or under-monitored
- ☐ Look for opportunities to consolidate for clarity and efficiency

Goals and Planning

- ☐ Identify your top three financial priorities for the next several years
- ☐ Review your retirement timeline and whether you're on track
- ☐ Confirm that your investment strategy matches your goals and risk tolerance
- ☐ Evaluate whether your plan supports long-term priorities such as generational wealth or charitable giving

Tax Strategy

- ☐ Review the order in which you contribute to accounts to ensure tax efficiency
- ☐ Check for capital gains exposure across accounts
- ☐ Identify opportunities for tax-loss harvesting
- ☐ Confirm that your financial advisor and CPA are aligned rather than working independently

Estate and Legacy Planning

- [ ] Review beneficiaries on all accounts and insurance policies
- [ ] Confirm that account titling reflects your intentions
- [ ] Ensure your will, trust, and financial accounts are coordinated
- [ ] Clarify the people and causes you want to support—family, heirs, and community
- [ ] Review your charitable giving strategy, including Donor Advised Funds if applicable

Cash Flow and Protection

- [ ] Evaluate adequacy of emergency fund
- [ ] Review insurance coverage (life, health, disability, property)
- [ ] Identify and eliminate duplicate insurance policies
- [ ] Assess interest earned on cash reserves are earning competitive interest

Advisor Coordination

- [ ] List all financial advisors and professionals used, such as, CPA & Attorney
- [ ] Check frequency and quality of communication with each advisor
- [ ] Identify any potential conflicts of interest
- [ ] Determine oversight and accountability for each advisor
- [ ] Consider consolidating to a single fiduciary advisor

Quick Self-Assessment

- [ ] My financial life feels organized and coordinated
- [ ] I'm mostly organized, but I'm not sure everything is aligned
- [ ] I have multiple accounts or advisors and things feel scattered
- [ ] I'm not confident I have a full picture of where I stand

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