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I've learned that being a parent is one of those unique life experiences that can be both rewarding and thankless, joyful and depressing, exciting and mundane. All that and I've only been a parent for two months. From the moment the doctor handed us little Charlotte Jane, however, one feeling that has not fluctuated is the overwhelming sense of responsibility. We all want to afford our children the best opportunities that life has to offer. We want them to know that we will always be there for them. Part of being there for them, however, is making sure that they are taken care of if something were to happen to us.

We live in a world filled with uncertainties. It's not fun to think about, but none of us are guaranteed a tomorrow. We all need to make sure that, should the unthinkable happen, our family will be taken care of. Below I will discuss some of the key things that you can do to ensure that your family's financial and legal affairs are in order.

What, Where and Who?

Who handles the finances in your family? If you're like most families, both you and your spouse have certain responsibilities. One of you may balance the checkbook while the other handles the retirement planning. Maybe one of you handles the budget while the other takes care of the insurance. You work as a team to make sure that all of the bases are covered. What if something were to happen to one of you? Would the other be able to easily step in and take over? What if something happened to both of you? Are your affairs organized enough for your successors to step in and manage things for your children? If not, you need to spend some time getting things organized. While not a comprehensive list, a few of the things you should write down include:

- Who are your advisors and how can they be contacted?
- What assets do you have and what financial institutions are holding them?
- What liabilities do you have?
- What insurance coverages do you have and where are the policies located?
- Where is your will or estate plan located?

By having these things written out with a few simple instructions, you will help to avoid a great many stresses and problems at an already difficult time.

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