eMoney

Our planning software, eMoney, is an online collaborative system allowing us to share information in two ways:

- Via an account aggregation feature allowing you to link to commonly-used online accounts such as banks, credit cards, investment accounts, insurance, etc. Information in accounts without online access can be manually entered.
- Through its web vault, which allows both parties to easily and securely upload documents for review. For more information about eMoney's security, click here.

Information to enter/link (have log-in information available)

- Individuals and organizations that will impact or be impacted by your plans. Info needed: name, DOB, entity type
- Property (home, vehicles, business, and other assets) and how titled
- Savings accounts
- Checking accounts
- Secured debt
- Credit cards and other unsecured debt
- Debt owed to you
- Business and investment contracts (buy/sell agreements, etc.)
- Individual or joint brokerage account(s)
- Employer retirement accounts, such as 401(k), 403(b), pensions
- Personal retirement accounts: IRAs (Traditional, Roth), SEPs, SIMPLEs
- Insurance policies – auto, home, disability, business, professional liability, health, life, umbrella, and annuities
- Income information (sources & annual amounts)
- Future non-spousal life insurance proceeds (you are beneficiary but not owner of policy)

Documents to Upload to Vault

1. Last 2 years of personal tax returns (state and federal)
2. Declaration/summary pages for insurance policies under #12 above
3. Summary Plan Description and investment choices for employer retirement accounts
4. Wills, POAs, Health Directives, Trusts
5. Credit report for each spouse (For free credit reports: https://www.annualcreditreport.com/)
6. Social Security benefit statements (create account here)
7. Any life insurance policies on which you are a beneficiary
8. Contract with employer/partnership
9. LLC/S-corporation organization agreement (filed with your Secretary of State)
10. Recent paystubs for all employment
11. Loans – need date of loan, original amount, interest rate, and # of payments (you may write all this info on a single sheet and upload)
12. Federal Student Loan Inventory (offered through NSLDS)
    a. Choose the "MyStudentDataDownload" icon at the bottom of the homepage
    b. You'll accept conditions
    c. Choose "Create an FSA ID" tab and fill out information to create your account
    d. Once logged in, please select "MyStudentDataDownload" icon again and download the .txt file