# The Document Gathering Checklist

From *The 3am Book* — Chapter 1

## What to gather

You're not trying to collect every piece of paper the household has ever generated — just the parts of the financial picture that tend to matter later. A partial file started now beats a perfect file that never arrives.

- Bank statements — all accounts you can legitimately access, joint and individual (they show movement, not just balances)
- Credit card statements — often more revealing of lifestyle than memory
- Loan and mortgage statements — debt structure, repayment pattern, redraw activity
- Tax returns and Notices of Assessment — aim for the last three years, yours and (if accessible) theirs
- Payslips — what's earned, who pays it, whether super contributions are correct
- Superannuation statements — balances, fund names, membership details for both parties
- Insurance records — ownership, beneficiaries, assets held through super, advisers involved
- Business financials, if relevant
- Emails, texts or messages containing financial information — download/export these rather than screenshot; don't forward to a new account

## Getting tax returns if you don't have them

Start with your own via myGov if it's linked to the ATO — lodged returns and notices of assessment are generally available from about 2010, income statements from July 2019.

## Structures worth noting

If a trust, company or SMSF has floated around household life, record: what it's called, who appears to control it, what assets or income seem connected to it, and where you've seen it mentioned (statements, emails, invoices, tax returns, adviser correspondence). Recognition is enough for now — you don't need to understand the structure.

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