



Organize, Communicate, Prepare

You conduct a variety of business transactions, many of which require supportive records. Birth certificates, proof of ownership, location of property, income tax reports, savings and investment records, insurance policies, guarantees, and warranties are probably among your important papers. These are but a few of the important records needed to operate your home in a business-like way.

Every man, woman, and mature child should know the location of all important papers that pertain to life and property. Some records should be kept at home; others should be kept in a safer place such as a bank or a lawyer's office. Where you keep your papers will depend partly on how often you use them. Some records are needed frequently; others are needed only at special times. Family members should know whom to contact for financial advice in case of an emergency. A trusted lawyer, banker, or insurance agent who is familiar with your finances can be helpful in case of a death or other emergency.

To help you organize your important papers, study the pages, analyze each section, and fill in the blanks; add sheets as needed. After studying your important papers and analyzing your business affairs, you will know whether you need to see a banker, lawyer, or insurance agent to help put and keep your affairs in shape. You may also find the information valuable

Record of Important Papers

for estate planning. Revise as needed to keep information up-to-date.

When the booklet is complete, put it in a safe place. You may wish to keep a duplicate in a bank safe-deposit box or a fireproof, waterproof, and burglar-proof home safe. Bring the information up-to-date at least once a year. Properly filled out and kept current, this information can help you find records when you need them, and it can be a guide to you or others in an emergency.

For more information on what records to keep, why, where, and how long each should be kept, see Extension Publication *Organize Your Important Papers*.

Setting Your Household in Order

Taking time to organize your important papers and records may be the best investment you ever made. It is important for all members of the household and designated family members to know where papers or records are kept and who to turn to for advice in case of an emergency. Planning ahead by completing these forms can save much time and money if an emergency should arise or a death occur.

Use these forms as part of the family record book. Suggestion: Make copies of each page and insert in a loose-leaf notebook; extra pages can be added as needed. After you've filled them out, keep an additional copy of these forms in your safe-deposit box at the bank or at another safe place away from the home. Revise as needed to keep information up-to-date.

Family Record

Family member name	Birth date	Location of birth certificate*	Social Security number	Location of Social Security card number*
<p>*Because of the threat of identity theft, carry your Social Security card only when needed for employment and to register for benefits. Keep your Social Security card number and birth certificates in a safe-deposit box at a financial institution or in a fireproof, waterproof, and burglar-proof home safe.</p>				

Important Advisers and Contacts

Type	Name	Address	Telephone or email address
Attorney			
Executor/trix of my will			
Executor/trix of will for spouse/partner			
Religious adviser			
Primary care doctor			
Other doctors:			
Dentist			
Accountant or tax adviser			
Stockbroker/Investment adviser			
Banker or trust officer(s)			
Employer or personnel manager			
Business manager or business partner			
Life insurance agent			
Home insurance agent			

Auto insurance agent			
Type	Name	Address	Telephone or email address
Employer or personnel manager			
Child/adult care provider			
Neighbor or close friend			
Parents—maternal			
Parents—paternal			
Guardian of children			
Children’s school contacts			

Property

Type	Owner(s)	Type of ownership	Date acquired	Location/ description	Location title/ ownership information*	Additional information
Real estate: Residence(s)						
Business(es)						
Timeshare(s)						
Cemetery plot(s)						
Motor vehicle(s)						
Other						

* Store titles, leases, and other important ownership information in a safe-deposit box or fireproof, waterproof and burglar-proof home safe.

Banking, Savings, and Investments

Type	Financial institution/ company	Address/ telephone	Owner	Location of records	Additional information (if appropriate)			
					I.D. #	Beneficiary	Price/ value(s)	Dates (purchase, maturity, etc.)
Checking account/s								
Savings account/s								
Money market account(s)								
Bonds, treasury bills, etc.								

Type	Financial institution/ company	Address/ telephone	Owner	Location of records	Additional information (if appropriate)			
					I.D. #	Beneficiary	Price/ value(s)	Dates (purchase, matures)
Stocks, mutual funds, investment trusts, etc.								
Individual Retirement Accounts, Keogh accounts, SEPs								
Retirement plans, pensions, etc.								
Other								

*Savings and investment certificates, bonds, bills, and other evidence of ownership (financial records difficult or costly to replace, or that could be transferred illegally in case of loss or theft) should be kept in a safe-deposit box or fireproof, waterproof, and burglar-proof home safe. Monthly statements and substitute or cancelled checks or their images, which generally can be replaced, can be kept in a home business center, file drawer, desk, etc.

Insurance (Life, Health, Disability, Homeowner’s/Renter’s, Auto, etc.)

Type	Company and address	Policy #	Location of policy*	Additional information (if applicable)				
				Primary beneficiary	Contingent beneficiary	Policy owner	Person/property insured	Value(s)

*Since policies are replaceable, they can be stored in a home business center, file cabinet, desk, etc.

Cards (Credit, Debit, ATM, Smart, etc.)

Type	In name of	Account #	If lost or stolen, notify*		
			Company/institution	Address	Telephone

*Carry only the credit card(s) you regularly use in your purse or wallet.

Debt Information

Type	Company/person and address	Total \$\$ owed	Payment amount and date	Location of contracts/records*	Additional information
What we owe:					
What others owe us:					

*Keep important contracts, notes, liens, and evidence of debt payments in a safe deposit box or fireproof, waterproof, and burglar-proof home safe.

Membership in Organizations/Clubs*

Name of organization/club	Address	Telephone	Membership information	
			In whose name	Number

*Carry membership cards used on a regular basis in your purse or wallet.

Other Important Records

***Guideline:** The more important the record, and the more expensive and difficult it is to replace, the safer the storage location should be. If you have more records or locations where they are kept than this form allows, make a copy for each member of the household. For some records (will, family history, tax returns, household inventory) you may wish to keep copies in more than one location. **Group A** items should be kept in a safe-deposit box or fireproof, waterproof, and burglar-proof home safe. **Group B** items can generally be stored in a home business center, file cabinet, desk, etc. **Group C** items should generally be carried in your purse or wallet or kept in a safe place at home.

Group	Kind of paper or record	Location	Additional information
A SAFE DEPOSIT BOX	Adoption papers		
	Baptismal records		
	Titles and bills of sale		
	Citizenship/naturalization papers		
	Death certificates		
	Diplomas		
	Divorce/separation papers		
	Durable powers of attorney		
	Easements/rights of way		
	Health records (with blood type)		
	Household inventory		
	Irreplaceable receipts (proof of tax deductions)		
	Living will		
	Marriage certificates		
	Military records		
	Passport		
	Patents/copyrights		
Trust			
Will			

Group	Kind of paper or record	Location	Additional information
B HOME BUSINESS CENTER	Appraisals: collections/antiques/jewelry/other		
	Cemetery plot/records		
	Computer passwords (copy)		
	Education records		
	Employment records		
	Family history		
	Household inventory (copy)		
	Income/expense records		
	Income tax returns		
	Funeral plan documents/instructions		
	Legal appointments for others (i.e. power of attorney, executor/trix of will)		
	Letter of last instructions		
	Living will (copy)		
	Medical records		
	Net worth statements		
	Safe-deposit box inventory		
Warranties/appliance manuals			
Will (copy)			
C WALLET	Employee ID card		
	Identity card/whom to notify		
	Insurance /medical cards		
	Organ donor card		
OTHER	Living will (copy at doctor's office)		

Family Name _____	_____
Date _____	Location of this record - Copy #1
_____	Location of this record - Copy #2
Electronic File Name	Safe Deposit Box:
_____	Number _____
User Name	Box Location _____
_____	Key Location _____
Password	

Adapted for use in the *Legally Secure Your Financial Future* program
from works by Marsha A. Goetting, Ph.D., CFP, C.H.E., Montana State University Extension Family Economics Specialist and
Joyce E. Jones, Ph.D., formerly Kansas State University professor and Extension Family Financial Management Specialist.

The use of this document is encouraged for non-profit educational purposes. This document may be reprinted if no endorsement of a commercial product, service or company is stated or implied, and if appropriate credit is given to the CSREES-USDA *Legally Secure Your Financial Future: Organize, Communicate, Prepare* (LSYFF) educational program. This is one of many educational programs available on the CSREES-USDA- *Financial Security in Later Life* web site: <http://www.csrees.usda.gov/fsll>.