

GETTING YOUR HOUSEHOLD IN ORDER

Family Preparedness Household Notebook

**How to Prepare Comprehensive Records and Personal/Family Information
for Emergency/Disaster Survival**

- Easily
- Quickly
- Inexpensively

James Talmage Stevens

Author of

Making the Best of Basics — *Family Preparedness Handbook* (11th Edition)

And

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GETTING YOUR HOUSEHOLD IN ORDER

Family Preparedness Household Notebook

Equally important to having water, food, clothing, and some money stored for present and future use is the need to have a copy of the family's financial matters documented and located in one place for instant access. These are vital records for your post-disaster recovery. Take the time *now* to organize your family's papers and records—it may well be the second best investment you can make in your family's total preparedness activities.

The ability to prove ownership of your bank account(s), safety deposit box, business, brokerage, and investment accounts may be necessary after a natural disaster or other calamity destroys the bank, credit union, brokerage or other financial records. Also, since having proof of ownership will allow you to maintain your real property rights, provide qualification for your earned benefits, or provide continuing rights to the use of physical property, it is well worth the effort it takes to amass the information and organize it so it's readily available.

It is most important that all members of the family know where the family's personal records, documentation of ownership, and other financial papers and records are kept. They must also know to whom to turn for advice in case the primary responsible individual becomes incapable of directing family activities. Planning ahead by having these forms and papers readily available can save a great deal of agony, anguish, time, and money—especially when an emergency or other unpleasantness causes debility, disablement, or death in the family.

Keep the originals of all your important forms in a safe deposit box at the bank or in another secure, private, accessible, safe place away from your home. The following pages detail how you can establish a system for safeguarding your family's personal and financial information. *This information may be invaluable to prove your ownership, provide access to earned benefits—and maybe even protect your life!* This is an exercise of prudence, practicality, and providence!

Notes

"What can I actually do?

We can, each of us, work to put our own house in order."

Small is Beautiful,
by E. F. Schumacher

THE FAMILY PREPAREDNESS HOUSEHOLD NOTEBOOK

Make up a **Household Preparedness Notebook** using the worksheets provided in this chapter to collect and maintain your family's critical information in a single volume. This **Notebook** provides a designated place to keep *copies* of important and updated records and is available on short notice to be carried *with* the family in the event of an emergency. Make certain each responsible family member knows where it is kept, and that it is a most important item to retrieve on a moment's notice, when circumstances require.

Prepare a safe place to keep this **Notebook** with its documents and papers. This **Notebook** will help you keep all your updated records in one place. Use top-loading plastic sheet protectors for the documents, with index dividers to identify the categories. Insert sheets of data and documents in a large, well-organized, loose-leaf notebook, so extra pages can be added as needed. Revise all information as needed to keep your data current.

Supplies for the **Household Preparedness Notebook** are available at office supply and discount stores. The cost for a notebook and supplies should not exceed \$10 to \$20, depending on the amount and quality of materials selected, and should include the following items and accessories:

- Loose-leaf notebook
- Top-loading sheet protectors
- Index dividers
- Waterproof, portable container

Use the forms provided in this chapter to collect and maintain family vital statistics, ancestor history (genealogy), and financial records. Examples of important documents that you will want to *copy* for your **Household Preparedness Notebook** include the following:

- Family documents—birth, adoption, marriage, and death certificates
- Relatives to contact (local and out of area)
- Social Security cards and entitlements
- Passports
- Medical records (especially prescription medications and eyeglasses)
- Immunization records
- Driver's license
- Military records
- Academic certificates
- Tax returns (minimum 3 years)
- Wills (updated!)
- Personal insurance policies
- Retirement accounts
- Contents of safe deposit box
- Property and household items inventory (photographs and videotapes)
- Banking and money accounts (3 years)
- Record of credit / debit cards (3 years)
- Titles to equipment and property
- Property insurance policies
- Contracts
- Deeds to properties and equipment
- Stocks, bonds, certificates, and other financial instruments
- Additional documents relative to your personal needs
- Stash of cash—bills in small denominations and silver coins

The gathering of information suggested in these charts is more than an exercise of prudence and practicality; it might very well prove to be providential!

Should you have an emergency need for any of these documents in the future, they'll be easily found and immediately available to help resolve problems and give you peace of mind. This is a vital part of being prepared. It requires discipline and attention to detail. ***This record is the summation of your life's work, so do this task with a view of protecting your estate for the future.***

Additionally, keep a small amount of money in small bills and quarters, dimes, and nickels inside a pocket of this **Notebook**—at least enough to make a few telephone calls or perhaps "*influence*" someone to do what they would have done under *normal* conditions.

SUGGESTIONS FOR GETTING ORGANIZED

Resolve to get organized now—get started and just do it! It's really much easier than searching for lost records in mountainous piles of old bills, tax forms, receipts, and hand-me-down recipes when you're under pressure of time and need!

The following ideas and suggestions are intended to help you accomplish the task ahead.

- ❑ Keep only *copies* in your home notebook. Always protect originals in a safe environment. Moisture, temperature, and exposure to light causes deterioration of paper, cloth, and wood items.
- ❑ Rent and use a safe-deposit box in a bank, credit union, savings and loan, or privately operated business. Place in the safe deposit box the originals of important individual and family documents, inventory lists, and photos/videos of property and possessions. Use the box to store copies of wills and trusts, partnership agreements, and other legal documents. Store valuables, including certificates for stocks and bonds, infrequently used jewelry, and a list (photos are better, videotapes are best!) of expensive and rare jewelry, antique furniture, silver dinner sets, or works of art, also.
- ❑ Waterproof *all* documents and other items subject to water damage. Sprinklers can go off accidentally, and floodwaters can rise—even in a vault!
- ❑ Fireproof your vital information. You can find used fireproof safes at most places where safes are sold or repaired. Used safes may cost as little as 10% of new units—and are just as safe!
- ❑ Review and discard outdated documents periodically. How long should you keep those voluminous records? In the table following are guidelines to help you determine periods of recommended storage for various forms and documents:

Chart 1
Records Retention & Storage Chart¹

Period of time to retain	Item or description
Discard upon expiration or disposal of asset	<input type="checkbox"/> loan agreements <input type="checkbox"/> notes due you or owed <input type="checkbox"/> bank account passbooks <input type="checkbox"/> lease agreements <input type="checkbox"/> auto registration
Short term (1 - 3 years)	<input type="checkbox"/> household bills <input type="checkbox"/> expired insurance policies
Medium term (4 - 7 years)	<input type="checkbox"/> tax returns and supporting data <input type="checkbox"/> bank statements and account information <input type="checkbox"/> canceled checks / check registers (except for major purchases) <input type="checkbox"/> cash receipts journals <input type="checkbox"/> paid loan documents
Long term (permanently)	<input type="checkbox"/> marriage license <input type="checkbox"/> adoption papers <input type="checkbox"/> divorce documents <input type="checkbox"/> checks and receipts for major purchases <input type="checkbox"/> brokerage statements <input type="checkbox"/> home purchase documents <input type="checkbox"/> home improvements receipts <input type="checkbox"/> business (self-employment) records <input type="checkbox"/> income property documents <input type="checkbox"/> wills and trusts <input type="checkbox"/> gift tax returns <input type="checkbox"/> inheritance documents

¹ Federal, state, and local jurisdiction tax laws change often! This information is for reference only. Seek the advice of a qualified tax professional in your local area for current requirements.

Notes

Preparedness Pointers

- Chance favors the prepared mind.
- Reality rewards the truly prepared.
- Hope for the best, prepare for the worst, and deal with what comes.

Notes

- Create an in-home business/records center for your preparedness endeavors. In addition to organizing your household information and records, you will find that the effort of planning, budgeting, searching, shopping, and aggregating a year's supply of foods and other items will itself be a sizeable in-home business-like venture.

The difference between having your financial records neat and well maintained on the one hand or what we call a people-caused (or perhaps a personal) disaster on the other is usually a matter of simple organization. No genius is required—just a moderate amount of meaningful work. The benefit is that you'll spend less time looking for a canceled check, having anxiety attacks over misplaced receipts or perhaps an important stock certificate, or days gathering information for your annual tax return.

The real work is in the creation of the system. Once you've created the system, you'll save many hours in the day-to-day management of your business and financial matters. So, you can create a system, buy a system from a business supply store, get computer software, or combine some of these suggestions. Here are some basic organizing tips utilized as we have tried to gain better control of the paperwork flow in our own lives.

If you haven't established an in-home business center, get a small desk, some office supplies and at least a 2-drawer file cabinet for your preparedness "business." Keep in this desk the materials that you use almost daily:

- Stationery
- Bills to be paid
- Documents to be filed
- A record of cash receipts and cash disbursements
- Office supplies—pencils, note paper, file folders, paper clips, stapler, staples, etc.

Use the file cabinet to store materials and documents you use less frequently. Use folder systems with tabs in both the desk and the file cabinet. It makes filing and finding records easier. Set up folders with categories for the types of items you need for reference and follow-up with an *alphabetical file* and a *1-31 date* file for your important events.

Typical folders to keep in your desk:

- Bills to pay
- Cash receipts journal
- Income from investments
- Stock transactions
- Documents to be filed
- Income documents
- Gifts received
- Tax planning and financial planning information
- Records of children's financial matters—1 for each child in separate folders

Typical folders to keep in your file cabinet:

- Household bills paid (*by year*)
- Personal financial statements
- Home and home improvement records
- Tax returns (*by year*)
- Canceled checks and bank statements (*by year*)
- Investment account statements
 - IRA / Keogh / Roth IRA plans
 - 401(k) plan documents
- Bank passbooks and certificates
- Copies of wills or trusts
- Employment contract
- Partnership/business investments
- Record of company benefits
- Investment prospectuses and quarterly reports

WORKSHEETS FOR ORGANIZING INFORMATION

The following chart identifies the worksheets available for use in organizing your entire family's information, if you have not done so already. These worksheets will guide you in accounting for your individual and family information, as well as the family's financial assets and liabilities. They are grouped to help you organize your collection of valuable documents and facilitate their safeguarding. Please take time to review these worksheets, and then begin to enter the requested information in an orderly manner.

Chart 2
Directory of Family Preparedness Household Notebook Worksheets

Worksheet	Worksheet Description	Page #
Category 1. Emergency Information		
1	Important Emergency Telephone Numbers	7
Category 2. Family Information		
2A	Family Members	8
2B	Individual Family Member Records	9
2C	Location of Family Documents	10
Category 3. Personal Insurance		
3A	Life Insurance	13
3B	Health and Hospitalization Insurance	14
3C	Accident and Disability Insurance	15
Category 4. Financial Records		
4A	Banking Accounts	16
4B	Financial Advisors	16
4C	Contents of Safe Deposit Box	17
4D	Record of Credit and Debit Cards	18
4E	Record of Debts	18
4F	Record of Money Owed Us	19
4G	Record of Personal Property Loaned To Others	19
4H	Equities in Stocks, Mutual Funds, Treasuries, and Corporate Bonds	20
4I	Precious Metals and Other Investments	21
Category 5. Real Estate & Property		
5A	Real Estate and Property Insurance	22
5B	Property and Household Inventory	23
5C	Photos / Videos of Property and Household Items	25
5D	Real Estate and Property Descriptions	25
5E	Real Estate Financials	26
5F	Record of Major Home Improvements	27
Category 6. Business Information		
6A	Business Interests	28
6B	Business Property Insurance	29
Category 7. Guidelines for Survivors		
7	Final Disposition Information and Guidelines	30

Notes/Reminders:

CATEGORY 1. EMERGENCY INFORMATION

Worksheet 1 Important Emergency Telephone Numbers



Emergency Telephone Numbers

What?	Who? Person / Resource	Where?	How? Call this Number	When? As Directed
Nearest Relative <i>(other than family)</i>		Local Address		
Local Contact <i>(other than family)</i>		Local Address		
Out of Area Contact	Name	Address	()	
	Name	Address	()	
Fire		Local		
Emergency		911 or 1-911		
Ambulance or Paramedics	Ambulance	Local		
Police / Sheriff		Local		
Hospital	Name	Local		
Family Doctor	Name	Address		
Pharmacy	Name	Address		
Poison Control	Local	Regional		
Red Cross	Name	Address		
Utilities / Providers				
Electric Power	Name	Address		
Gas	Name	Address		
Water/Sanitation	Name	Address		
Telephone	Name	Address		
Insurance Agent	Name	Local		
Babysitter	Name	Local		

CATEGORY 2. FAMILY INFORMATION

Worksheet 2-A
Family Members

Name of Family Member	Date of Birth	Place of Birth & Where Recorded	Social Security #

Notes

Worksheet 2-C
Location of Family Documents

Record or Document	Location / Details
Abstract of title for home or properties	<hr/> <hr/> <hr/> <hr/> <hr/>
Automobile / title / bill of sale	<hr/> <hr/> <hr/>
Automobile registration	<hr/> <hr/> <hr/>
Other vehicle titles & registrations	<hr/> <hr/> <hr/>
Birth certificates & adoption records	<hr/> <hr/> <hr/>
Canceled checks / bank statements	<hr/> <hr/> <hr/>
Church records: <ul style="list-style-type: none"> • baptism • confirmation • membership 	<hr/> <hr/> <hr/> <hr/> <hr/>
Cemetery plot / deed	<hr/> <hr/> <hr/>
Citizenship papers	<hr/> <hr/> <hr/>
Contracts	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Death certificates	<hr/> <hr/> <hr/>
Guarantees / warranties	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

Chart is continued on next 2 pages

Worksheet 2-C (Continued)
Location of Family Documents

Record or Document	Location
Health records	_____ _____ _____ _____
Income property records	_____ _____ _____ _____
Insurance policies <ul style="list-style-type: none"> • life • pension plan • disability • health • other insurance 	_____ _____ _____ _____ _____ _____
Keys / properties	_____ _____
Keys / safe deposit box	_____ _____
Keys / storage facility & other places	_____ _____ _____
Marriage / divorce records	_____ _____ _____ _____
Military service records	_____ _____
Mortgage documents	_____ _____ _____ _____
Passports & visas	_____ _____ _____
Pedigrees for livestock & pets	_____ _____ _____ _____

Worksheet 2-C (Continued)
Location of Family Documents

Property / deeds	<hr/> <hr/> <hr/> <hr/>
Receipts / tax records	<hr/> <hr/> <hr/> <hr/>
Savings accounts & passbooks	<hr/> <hr/> <hr/> <hr/>
Social security records	<hr/> <hr/> <hr/> <hr/>
Stocks & bonds / certificates	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Tax records: current year 19__ previous year 19__ previous year 19__ previous year 19__ previous year 19__ previous year 19__ previous year 19__ previous year 19__ See Table 1 for details	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Trusts records & information	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Unemployment benefits records	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Wills	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Other documents	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

CATEGORY 3. PERSONAL INSURANCE

Worksheet 3-A
Life Insurance

Insurance Company & Local Agent	Insured Name	Policy No.	Beneficiary	Type of Coverage	Premiums		Maturity Date
					Pay On	Amt.	
_____				_____			
_____				_____			
_____				_____			
_____				_____			
_____				_____			
_____				_____			
_____				_____			
_____				_____			
_____				_____			
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_____				_____			
_____				_____			
_____				_____			
_____				_____			
_____				_____			
_____				_____			

Other Life Insurance Information

CATEGORY 4. FINANCIAL RECORDS

**Worksheet 4-A
Banking Accounts**

Account Name	Bank / Credit Union Address & Phone	Account ID	Account Type	Account Manager	Signatories

**Worksheet 4-B
Financial Advisors**

Name	Address	Phone #
Accountant		
Attorney		
Banker		
Executor of Will(s)		
Life Insurance Agent		
Health Insurance Agent		
Stock Broker		
Other		

Worksheet 4-C
Contents of Safe Deposit Box

Item or Article	Description and / or Details	Property Of:

Additional sheets may be added as needed. A copy should be made for each responsible member of the family.

Worksheet 5-B
Property & Household Inventory²

Item / Description	Date Acquired	Cost Basis	Market Value	Source of Valuation

Additional sheets may be added. Copy this page as needed to complete your inventory.

²A property and household inventory will be extremely helpful in determining how much insurance coverage is needed to protect your investments. The inventory also furnishes a valid record on which to base claims should a loss occur. One method of inventorying your household goods is by going through the house, room by room, closets, bathrooms, attic, basement, and any other storage space, and tag all possessions with a “sticky label”, item by item, until everything you own is accounted for, identified, and all values determined.

Another method is to take photographs, identifying with details on the back of the photos, appropriate inventory and purchase dates, costs, or current price, and/or value at time of purchase. It’s easier to make an audio recording to describe the photos.

An easier method is to record your possessions on video. Include everything on the walls, in the closets, items in the garage, and personal jewelry—anything that has value. It is so easy to do—if you don’t own a video system, you can borrow or rent one for a weekend. Include verbal descriptions and personal details as you record the items. Where known, clearly state the date of purchase and cost of each item.

Estimate values if exact figures are not known. Keep sales receipts for substantial purchases. Record current market value and the current date. Current market value is the amount you could get if you sold the item now to a willing buyer. Be sure to include food storage and preparedness items in your household inventory. If you detail what you own, and have the facts duly recorded, you have proof of ownership.

Regardless of method used to inventory your possessions, place either the recorded original or a copy in a safe deposit box, if possible.

Worksheet 5-E
Real Estate Financials

Owner(s) & Type of Ownership	Date of Purchase	Original Cost	Mortgage Amount	Payments			
				Interest	Principal	Escrow Account	Date Due

Additional Notes on Real Estate Financials

CATEGORY 6. BUSINESS INFORMATION

Worksheet 6-A
Business Interests

Employer: _____

Address: _____

Telephone: _____ Fax: _____

Date of employment: _____ Name of immediate supervisor: _____

Sole Proprietor/Partner/Owner of Business:

Name of business: _____

Type of Business: Sole proprietorship _____ Partnership _____ Corporation _____

Business partner(s): _____

Home address: _____ Tel. _____

Partnership agreement? Yes _____ No _____ Date Filed: _____

Partnership (Buy-sell agreement) insurance? Yes _____ No _____ Date Filed: _____

Copies of contracts & policies location: _____

Instructions for supervision or sale of business are located at: _____

ACCOUNTANT: _____ Tel. _____

Address: _____

ATTORNEY: _____ Tel. _____

Address: _____

BUSINESS CONSULTANT: _____ Tel. _____

Address: _____

BUSINESS ASSOCIATE: _____ Tel. _____

Address: _____

ASSOCIATE: _____ Tel. _____

Address: _____

Worksheet 6-B
Business Property Insurance

Insurance Company & Address (Local Agent)	Property Insured (Office, Equipment, Furniture, Personal Computers & Software, Trucks, Autos, etc.)	Type of Insurance	Coverage Amount	Premium	
				Due	Amt.

Additional Notes on Business Documents

CATEGORY 7. GUIDELINES FOR SURVIVORS

**Worksheet 7
Final Disposition Information & Guidelines**

My name is: _____
first middle/maiden last

When I die, please contact: _____
name relationship

_____ address phone #

My important papers are located at: _____

Information for Death Certificate & Filing for Death Benefits

My address is _____
street city county state zip code

Citizen of _____ **Birthplace** _____ **Date of Birth** _____

Social Security Number _____ - _____ - _____ **Occupation/type of business:** _____

Veteran of: _____
branch of service serial number rank

_____ date & place entered service date discharged benefits/entitlements

I was: married never married widowed separated divorced remarried

Spouse's full (maiden) name: _____

Name of next of kin (other than spouse): _____ **Relationship:** _____

Address: _____

Father's full name and birthplace: _____

Mother's maiden name and birthplace: _____

Siblings: names and birthplaces: _____

