

Organizing Your Lifebook

“Until death do us part . . .”

No person wants to think “what if,” but quite frankly, if you don’t think and plan, then you do a great disservice to those left behind. Married couples always believe that one person will die before the other, and while that may generally be the case, you should prepare for the worst case scenario.

“Through sickness and in health . . .”

Now, this isn’t all about dreary and depressing outcomes. Conversely, having all of your personal information organized in a central location will greatly improve your living as well. If you have questions about accounts, you don’t have to search.

THE METHOD:

“I’d like the pink polka dot 6-in-one binder organizer for anal retentive mothers, please”

Pick any type of organizational method that works for you. A plain 3 ring binder, an accordion file, or a box with file folders will all work equally well. The key is that everything is in one place.

LISTS OF INFORMATION:

“I know it is in this house . . . somewhere.”

This is an on-going process and probably cannot be accomplished in a day or a week. Start gathering all the information you need and put it in a box or folder. You can organize it later, for now, let’s just find it.

1. Personal information - Who, What, When and Where

- a. Birth Certificates for everyone in the house, (certified copies) and Marriage License.

WHY? You are about to enroll the kids in some program and they need a certified copy of the birth certificate, do you have time to go get one or order one?? Probably not. Now, you reach into your folder and pull one out. These documents really should be all together anyway.

- b. Copies of your driver’s license, front and back.

2. Health and Medical -

- a. Copies of all Health Insurance Policies (yes, you need the actual policy, not just the declarations page). On a separate piece of paper, type or write name, address, phone, fax of the insurance company and your policy numbers. Make a copy of your insurance cards and put here as well.

WHY? Your insurance company denies benefits, how do you fight without the policy in front of you? Your purse gets stolen and you need to call and order new cards, oops, the number is on the card. Have you ever tried to call Blue Cross by using a number you got from information?

- b. Family health history. Write down everyone’s blood type, any type of surgery or illness and when and where it occurred. Any type of allergies and medications goes here as well.

WHY? If you or a family member is hospitalized, remembering dates and places is going to be difficult considering the emotional trauma at that moment. If all the information is written and updated, then there is no chance of mistake.

- c. Wills. Hopefully, your attorney has a copy and you have a copy in a safety deposit box or in a fire proof box. OK, hopefully, you have a will. Wherever you keep it, make sure others know where it is in case of emergency. This includes living wills and powers of attorney. NOTE: Even if you have a living will in Texas, doctors will usually do what the next of kin says even if it is in direct contradiction to the living will. BIGGER NOTE: In Texas, if you do not have a will, your spouse does not automatically inherit all your stuff.

- d. Kids immunization records.

- e. Passports. If you don’t have one, get one. If your husband’s company suddenly sends him on a trip to Rome, you will kick yourself that his secretary can go but you can’t!

3. The House and Real property (not the make believe kind)

- a. You should have a copy of your closing documents, but for this notebook, the promissory note is the important document. This shows all the information about your home and the original note. If you have re-financed since then, you will need a copy of that new page here.

b. Tax information. In my subdivision, we pay 5 different taxes. You should have the name, address, phone and fax of each taxing authority, as well as how much you paid in taxes the year before. You can either write down this information, or just make copies of the notices sent and put them here.

c. Home Owners Insurance. Again, the complete policy here. If there is a fire, flood or other damage, you need to know what is covered. On a separate page, you should have the name, address, number, fax and policy number and your agents name. Also on this page, note exactly what your coverage is, how much you pay, how often you pay and the due dates. If you have separate Flood policies, these go here as well.

d. Other property you own including land, rentals, vacation homes, time share, etc. . .

e. Here you should also have information about your home alarm, your alarm permit and the information on the monitoring company.

4. Personal Property - don't worry, I'm not asking you to inventory!

a. The titles to all vehicles goes here. On paper, note the VIN numbers, license plate numbers, when and where you bought the car and how much you paid.

b. Auto Insurance - same as the above insurance.

c. R.V.s, motor homes, boats, motorcycles, jet skis, etc. . . (all the same information).

NOTE: I didn't ask you to inventory, BUT at some point, you should take a room a day and inventory all the big stuff you have, noting make, model, year purchased, amount paid and if possible take a picture. If you ever have to replace your home, this will make your life with the insurance company much easier.

5. EVERY VENDOR YOU HAVE AND EVERY BILL YOU PAY

a. I know this sounds overwhelming, but really, if you were suddenly hospitalized or were gone, does your husband know where everything is??? For that matter, would it be fair to your mother in law to search your home to find all this information? For each vendor, write or type out the name of the company, account number, address, phone, fax, amount due and date due. Don't just assume that a bill will come and be paid. Someone will have to close out accounts and needs all that information to do it.

This includes:

Electric, gas, mortgage, insurance (health, life, auto, flood, home), car notes, newspapers, tuition, lawn service, pool service, cable, internet, Sam's or Costco membership, trash service, tithe, alarm monitoring, licenses, car tags, exterminator, etc. . .

Don't forget your credit cards. We have this on a totally separate page with all information for each company, account numbers, due dates, expiration dates and what the spending limit is for each. Copy front and back of every credit card have this together with the written information.

6. Banking information. You should have the name, address, phone, fax and all the account numbers and types of accounts you have. Also, note if you have a safety deposit box. NOTE: Most all banks now have "right of survivorship" accounts, but make sure that if only one name is on the account you might want to add someone else or the money will be frozen until probate is complete.

7. Passwords. The internet requires sign in and password for access to most accounts. You should have all this information somewhere written down in one place.

8. Investments and Loans. List all types of investments, name and info on the broker and company, amount in program, account numbers. This includes, IRAs, 401(k), stocks, bonds, education savings, medical savings, kids savings, etc. . .

9. Licenses and Certifications and Memberships. For business professionals, there are licenses, certifications, continuing education, taxes, dues, etc. . . This information should be all together, so it is readily available and you know who, what, when and where to make payment.

UPDATE YEARLY

Check to make sure that you haven't changed banks, opened up new credit card accounts, bought new cars, re-financed your home.

EXPAND TO COVER EVERYTHING:

In the best of all worlds, you will also have pages that have complete information and a contact person for your employment, your spouse's employment, the kids' school, babysitters, neighbors that you rely upon, kids' extracurricular activities, etc. . .

THE DREADED PHONE LIST:

I hesitate to mention this because it brings bad memories of my grandparents' many trips to the hospital, but I must say it makes things so much easier. Type in small print (or write out) a list of names and numbers of people who should be called in case of an emergency. These are the people that are important to you. If something were to happen to both you and your spouse, would your parents know who your friends are and how to contact them? Keep one copy in the book and print two very small copies; one for your wallet and one for your spouse's.

Cindy Meador Pirtle is an attorney who "hung up" her briefcase to be a stay at home Mom and concentrate on organizing other's meal planning challenges with her Homemade Gourmet business and using her legal background to help others recognize and organize their important family documents.