

Family & Financial Readiness Binder



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Personal Directory

- Names, addresses, phone numbers of family, extended family and friends
- School information where children attend
- Employment information for you and your spouse/partner
- Emergency contact numbers

Professional Directory

- Name, address and phone number
- Doctor
- Attorney
- Accountant
- Insurance providers
 - Homeowners or renters, health, auto, liability, life
 - Funeral director
 - Church leaders or clergy

Financial Information

- Institution name, address, phone number and account number
 - Checking accounts, savings accounts, CDs
- Stock: Company name and phone number
- Retirement/401(k): company, location, phone number
- Mortgage and loan information
- Credit cards
 - Credit card names and account numbers
 - Company phone numbers
- Copy of wallet contents

Goal Lists

- Put goals in writing!
- Short term (less than 3 months)
- Medium term (3 months to 1 year)
- Long term (more than 1 year)
- Personal goals
- Family goals

Personal Property Inventory

- Update yearly!
- Serial numbers and receipts of major items
- Special collections and rare items
- Take photographs of property and major items in and around your home

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Automobiles/Recreational Vehicles

- Insurance coverage information
- Photograph of vehicle
- License plate number
- Copy of registration
- Copy of title

Budget/Net Worth/Special Expenses

- Savings and spending plan
- Income and expense statement
- Net worth statement (update yearly)
- Reminder of special expenses (occasional or non-monthly)

Loan Papers

- Home loan/home equity
- Automobile loans
- Personal loans

Taxes

- Copy of tax returns (for at least the last 3 years)
- Copy of property taxes
- Copy of personal property taxes paid

Leases Agreements

- Rental agreements
- Automobile or equipment leases

Retirement

- Copy of previous employer's retirement accounts
- Copy of current employer's retirement accounts
- 401(k) accounts
- Social security statements

Family Records

- Birth certificates
- Passports/green cards
- Immunization records
- Current pictures
- Fingerprints/DNA samples
- Social security cards
- Diplomas
- Marriage license
- Copies of prescriptions

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Credit Reports

- Current copy of credit report from all 3 agencies
 - All 3 free once/year: www.ftc.gov/credit

Warranty Files

- Copy of warranty
- Copy of sales slip or purchase agreement

Where to Keep Financial Records

- ❖ Fireproof box at home
- ❖ Safe deposit box
- ❖ With an attorney/relative/friend
- ❖ Filing cabinet or boxes (aka Dead storage)

Fireproof Box

- Family financial binder
- Canceled checks
- Living will
- Trust documents
- Passport
- Warranties
- Major purchase receipts
- Insurance policies
- Power of attorney
- Recent tax records (3 years)

Save Deposit Box

- Automobile title
- Death certificates
- Education degrees
- Military documents
- Birth certificates
- Household inventory
- Stock/bond certificates
- Citizenship papers
- Property deeds
- Marriage document
- Back tax returns (7 years)

Attorney/Relative/Friend

- Burial instructions
- Trust documents
- Living will
- Will (copy or duplicate original)
- Power of attorney
- Copy of personal and professional directories from your binder

File Cabinet or Boxes

- Back tax records (7 years)
- Record of home improvements and supporting receipts
- Insurance claims
- Out-of-date insurance policies

Letter of Last Instruction – Take Care of the Most Important Assets:

- ★ Children
- ★ Property
- ★ Finances
- ★ Living Will