



THE ECONOMICAL ORGANIZER

Helping you gain time, save money, and get peace of mind.

Pam Hoepner, Owner

www.EconomicalOrganizer.com

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How To Create An Emergency Binder

Supplies:

- Large binder (3") preferably
- Package of sheet protectors
- A zippered pencil pouch with holes (to fit in binder)
- Section dividers with tabs
- 2 flash drives

What Is an Emergency Binder?

Your emergency binder keeps all of your important papers together in one place so you can take it with you quickly in the event of an emergency such as a tornado, hurricane, fire, or flood.

What Should Go Into the Emergency Binder?

The categories I recommend for most families are: **Family, Medical, Insurance, Education, Auto, Finances, House, Employment and Pets.** Everyone's needs are different, so customize this binder with categories to fit your specific situation, but these categories are a great place to start.

How To Assemble the Emergency Binder.

Fill your binder with the sheet protectors. Gather your papers for each category and place them in the sheet protectors. *Note: For social security and passport cards, you can purchase a few business card holder sheets to keep the cards from sliding out. Use a tabbed divider in between each category and label each tab for easy access once the binder is complete.

Once you have gathered all of your important papers, I recommend scanning them and saving them onto 2 flash drives. Keep one flash drive in the zippered pencil pouch in the binder so you will have it with you. Keep the other one away from home – in a safe deposit box or at a trusted friend or relative's house. I would also recommend saving important pictures (such as baby pictures, wedding pictures, and pictures of house inventory) on a CD or flash drive and store that off site as well.

Where to Keep Your Binder.

You want your binder to be quickly accessible in case of an emergency, BUT you also need to make sure it is secure the rest of the time. If you have a lockable fire safe, keep it in there. Otherwise, keep it in either the master bedroom or a child's room but out of sight. Good places are in a dresser drawer, on a high closet shelf in a box or under folded clothes, under your mattress, or even taped to the underside of chair in bedroom, etc. Remember, this is sensitive information.



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Important Paper Checklist for Emergency Binder

Keep your papers together by category to find them easily. This can seem like an overwhelming task, but if you take the time now, you will have one less thing to worry about in an emergency.

Family

- Recent photo of each family member and vital statistics sheets for each child, such as height, weight, hair and eye color, blood type, fingerprints (using black stamp pad) & distinguishing marks
- Birth, marriage, and death certificates
- Divorce and alimony agreements, adoption papers
- Social Security cards
- Passports
- Copy of driver's license
- Military records
- Voter's registration card
- Citizenship documents
- Concealed weapons permit and firearm serial numbers list
- Genealogy information, irreplaceable pictures (baby, wedding, etc.)
- A current list of all usernames and passwords
- Copies of wills, living wills, organ donor wishes, advanced directive/ power of attorney for health care, cemetery/funeral home prepaid fees documentation and contracts for each person

Medical

- Contact information and account info for all doctors, dentists, optometrists, and specialists
- Copies of all health, dental, vision, and prescription insurance cards
- Immunization records
- Medical history for each family member, including allergies, current prescription information, and current test results.
- Authorization of consent to health care for a minor

Insurance

- Auto, boat, RV policies
- Health insurance policies, including Medicare/Medicaid
- Life insurance policies
- Long term care policies, including disability insurance
- Homeowners/renters insurance policies
- Other (such as travel insurance, pet insurance)

Auto

- Registration (copy)
- Title/ lease agreement
- Warranties or lifetime service info
- Inspection and service records

Finances

- Bank account numbers and bank phone numbers
- Copy of front and back of all credit and debit cards
- Statements for mutual funds, annuities, money markets, stocks and bonds
- Copies of IRA, pension, 401k, other retirement statements
- Safe deposit box #, location, and list of contents
- Current credit report (you can get one free annually)
- Financial power of attorney statements
- Tax information – 7 yrs of tax records (incl. tax return, W2 forms, and receipts for claims such as tax-deductible donations, energy saving items, 1099 info logs, mortgage interest statements, and property tax statements)

Housing

- Mortgage statement or lease agreement
- Deed
- Appraisal
- Recent property taxes bill
- Land survey
- Title policy
- Home inventory list (including photos/videos and appraisals)

Education

- Diplomas
- Transcripts
- Most current report card for each child
- College fund statement
- Student loan information

Employment

- Resume
- Employment contracts
- Current pay stub
- Business license
- Copy of business insurance if business owner
- Employee benefits information

Pets

- Immunization records
- Microchip information
- License records
- Copies of medications and dosages
- Vet contact info
- Pedigree papers
- Recent photo of each pet
- Stat sheet on each pet (height, weight, color, eye color, microchip number, medications, allergies)