

# **CHECKLIST OF IMPORTANT LEGAL DOCUMENTS AND FINANCIAL STATEMENTS**

Review the list of important documents and check whether you have the document, whether you need to obtain the document or whether the document does not apply to your household. Next, collect the documents you have and obtain the ones you still need. These documents along with the completed forms provided here make up your Emergency Financial First Aid Kit (EFFAK). Once you have all of these documents together, you should make a copy of your entire EFFAK. As important information is often printed on the backs of these documents, please be sure to copy both sides. Because these documents contain such important and personal information, we strongly recommend that you keep all original documents, photographs and computer backup disks in an off-site safety deposit box. And be sure to keep the key to your safety deposit box in a safe place too! In addition, keep a copy of your EFFAK and copies of your original documents at home in a fireproof/waterproof metal box or safe. Because ATMs do not work when electricity is out or they may not be restocked during an emergency, be sure to include some \$10 and \$20 bills in your storage box. If you have an attorney, you may also want to provide them with a copy of your EFFAK in a sealed envelope to be opened with your approval or in the event you become incapacitated.

## **HELPFUL HINTS: CHECKLIST OF IMPORTANT LEGAL DOCUMENTS**

These helpful hints provide direction in identifying the best resources for gathering the documents listed on the Checklist of Important Legal Documents and Financial Statements. We suggest you include a date on each line as you collect and obtain your necessary documents. This will help you track your progress as you work toward preparing your finances for any unanticipated emergency.

### **IMPORTANT LEGAL DOCUMENTS**

- 1–3. You can obtain copies of birth, death, marriage, divorce & adoption certificates from your state health/ social services dept. for a minimal fee.
4. The IRS says US Citizens who receive income are required to have an SSN. Call your local social security office for assistance in obtaining new/replacement cards, or refer to the SSN FAQ Web page [www.cpsr.org/cpsr/privacy/ssn/ssn.faq.html](http://www.cpsr.org/cpsr/privacy/ssn/ssn.faq.html) for further assistance.
5. A copy of your passport will expedite obtaining a replacement passport if needed. Information about obtaining a passport is available at [www.travel.state.gov/passport/](http://www.travel.state.gov/passport/).
6. Information on U.S. Citizenship and Immigration Services is available at [www.uscis.gov/graphics/formsfee/forms/](http://www.uscis.gov/graphics/formsfee/forms/). Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States.
7. A Will is an extremely helpful document that can help reduce family conflicts, probate, time and expenses during the stressful time of losing a loved one. A Short Form Will, an uncomplicated will used to give all assets equally to one or more heirs, can generally be obtained for less than \$10. Most financial planners can help you with this or you can contact your local legal aid offices.
8. A Power of Attorney is a legal document that authorizes another person to act on your behalf. That person does not have to be an attorney, just someone you trust to make decisions for you if you cannot make them yourself. A power of attorney can grant complete authority or can be limited to certain acts and/or for certain periods of time.
9. If you need a copy of your mortgage or deed of trust, contact your lending institution. Proof of home ownership may be required in order to receive federal disaster assistance.
10. If you do not have your car ownership papers, you can get a reissued vehicle title/ registration from your local Dept. of Motor Vehicles.

### **TAX STATEMENTS**

- 12–14. Tax returns from the previous year may be required to apply for new loans and to verify qualification for income-based assistance.

### **FINANCIAL ACCOUNTS**

- 15–19. Include statements from all your financial accounts and credit/debit cards. These documents will include the name of the financial institution, the name of the account holder, the account number and contact telephone numbers.

### **SOURCES OF INCOME/ASSETS**

- 20–26. Having proof of income sources will be important if you are confronted with an event that interrupts your income. To learn more about government benefits, grants, financial Aid and to obtain needed documentation, please visit [www.firstgov.gov/Citizen/Topics/Benefits.shtml](http://www.firstgov.gov/Citizen/Topics/Benefits.shtml).

### **FINANCIAL OBLIGATIONS**

- 27–35. Having a record of your financial obligations can be extremely important to demonstrate your discretionary income and to qualify for income-based assistance following a disaster. If you do not have a lease, having proof of utility payments is very important to demonstrate residence in the home.

### **INSURANCE**

- 40–40. Call the claims numbers on your insurance policies to verify that the policy numbers are correct. Review your coverages to be sure that they are still adequate for your current circumstances.

### **MEDICAL**

41. Obtain a copy of your Health Insurance I.D. Cards from your health care provider.
44. A Living Will is a legal document that indicates the type of care and degree of medical intervention you would want in the event of a life-threatening medical condition. These can be obtained free of charge. Discuss this with your health care provider.
45. It is important for you to have identification records for your children, which may include dental records and child identity cards with fingerprints, recent photographs and DNA swabs

### **MILITARY**

- 48–49. If you are a veteran, obtain copies of your Military DD214 — the documents for veteran benefits and enhanced social security entitlements. Copies may be obtained by contacting the US National Archives & Records Administration at 1-866-272-6272 or 1-86-NARA-NARA or by accessing Veterans Records online at [www.archives.gov/research\\_room/vetrecs/index.html](http://www.archives.gov/research_room/vetrecs/index.html)

# CHECKLIST

## IMPORTANT LEGAL DOCUMENTS THAT APPLY TO MY FAMILY

1. Birth Certificate(s)/Adoption Papers
2. Marriage License
3. Divorce Papers
4. Social Security Card(s)
5. Passport/Green Card
6. Naturalization Documents
7. Will
8. Power(s) of Attorney (personal/property)
9. Mortgage or Real Estate Deeds of Trust
10. Vehicle Registration/Ownership Papers
11. Other \_\_\_\_\_

1. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
2. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
3. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
4. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
5. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
6. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
7. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
8. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
9. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
10. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
11. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_

## TAX STATEMENTS

12. Previous Year's Tax Returns
13. Property Tax Statement
14. Personal Property Tax (i.e. Car Tax)

12. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
13. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
14. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_

## FINANCIAL ACCOUNTS

15. Bank/Credit Union Statements
16. Credit/Debit Card Statements
17. Retirement Accounts (401K, TSP, IRA)
18. Investment Accounts (Stocks, Bonds, Mutual Funds)
19. Other \_\_\_\_\_

15. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
16. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
17. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
18. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
19. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_

## SOURCES OF INCOME/ASSETS

20. Recent Pay Stubs for All Sources of Income
21. Government Benefits (e.g. Social Security, Veterans' etc.)
22. Alimony Income
23. Child Support Income
24. Professional Appraisals of Personal Property
25. Rewards Accounts (e.g., Frequent Flyer Programs, Hotel Rewards)
26. Other \_\_\_\_\_

20. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
21. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
22. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
23. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
24. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
25. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
26. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_

## FINANCIAL OBLIGATIONS

27. Mortgage Statement
28. Lease
29. Utility Bills (Electric, Water, Gas)
30. Car Payment
31. Student Loan
32. Alimony Payments
33. Child Support Payments
34. Elder Care Facilities
35. Other Debt \_\_\_\_\_

27. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
28. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
29. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
30. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
31. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
32. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
33. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
34. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
35. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_

## TAX STATEMENTS

36. Property Insurance
37. Rental Insurance
38. Auto Insurance
39. Life Insurance
40. Other \_\_\_\_\_

36. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
37. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
38. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
39. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
40. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_

## MEDICAL

41. Health Insurance ID Card (s)
42. Record of Immunizations/Allergies
43. List of Necessary Medications
44. Disabilities Documentation
45. Living Will
46. Dental Records / Child Identity Cards / DNA Swabs
47. Other \_\_\_\_\_

41. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
42. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
43. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
44. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
45. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
46. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
47. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_

## MILITARY

48. Current Military ID
49. Military Discharge DD 214
50. Other \_\_\_\_\_

48. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
49. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_
50. have \_\_\_ need \_\_\_ N/A \_\_\_ date \_\_\_\_\_