

Expecting the Unexpected

We can't avoid the fact that we live in an unpredictable world, often facing natural and other disasters that leave us without vital documents. Just as critical, we may find that we can't easily locate Social Security cards, bills that need to be paid, or receipts when and where we need them. The good news is... we can tackle both situations to meet the demands of daily life and to efficiently act in times of disaster. Use the following tips to identify, organize and access your critical information exactly when you need it for all situations. Then, start 2007 prepared for all that it will bring.



Step 1: Identify one location to store current documents for easy access:

- | | |
|--|---|
| <input type="checkbox"/> Current financial statements (banking, investments) | <input type="checkbox"/> Current year paid bills |
| <input type="checkbox"/> Current year receipts for major purchases | <input type="checkbox"/> Car, health and other insurance policies |
| <input type="checkbox"/> Unused and cancelled checks for the current year | <input type="checkbox"/> Current credit report |
| <input type="checkbox"/> Warranties/guarantees for items purchased | |

Designate space in this chosen location for outstanding monthly bills and other outstanding bills. A calendar of due dates may be handy.

Step 2: Organize permanent documents into a group:

- | | |
|--|---|
| <input type="checkbox"/> Social Security Cards | <input type="checkbox"/> Birth Certificates |
| <input type="checkbox"/> Marriage Certificate | <input type="checkbox"/> Wills |
| <input type="checkbox"/> Lease/Mortgage papers | <input type="checkbox"/> Adoption papers |
| <input type="checkbox"/> Medical records | <input type="checkbox"/> Club membership papers |
| <input type="checkbox"/> Passports | |



Step 3: Identify a safe place to store items for the prior 7 years:

- Financial statements
- Statements of closed or paid off accounts
- Tax returns are always kept

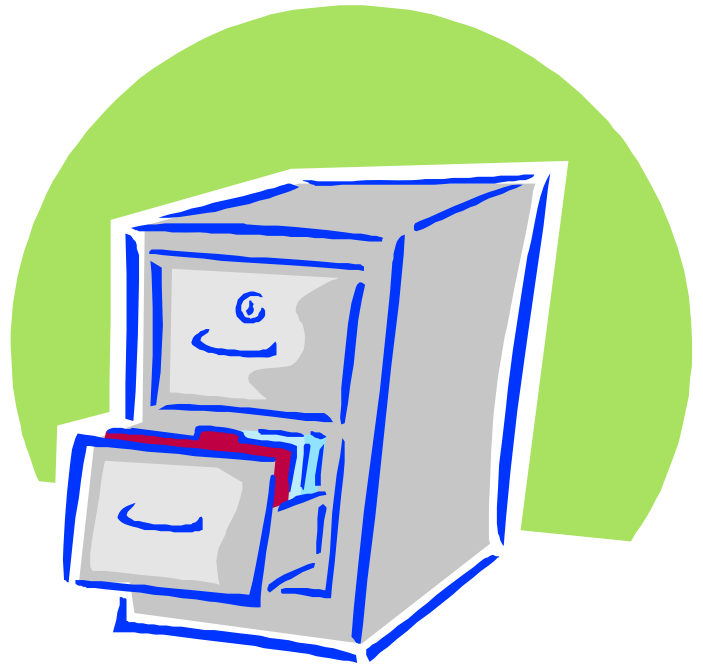
**For more information, contact Consumer Credit Counseling Service.
 Call us at (605) 330-2700 or (888) 258-2227(CCCS), or check us out at
www.lsssd.org.**

Some “rules of an organized thumb...”

- Discard records that are 7 years old or more except tax returns
- Discard old sales receipts for groceries and utility statements when payments post or you no longer need the information

Step 4: Other action items:

- Purchase a fire resistant/water resistant safe - \$35 at local store
- Make 2 copies of each item in your permanent file
- Maintain your original permanent file in the safe
- Carefully choose a trusted family member or friend out of state that would keep 1 copy
- Maintain another copy in a safe deposit box in your city or give to another trusted friend or relative in your city



Other items you may want to include in your safe, safety deposit box or with others:

- Select photographs or negatives
- House and car keys to in-town family/friend/trusted neighbor

Step 5: Communication

- Let immediate family members know that a plan is in place and identify those who have copies of your permanent file
- Follow up with team to update them as new documents/items need to be added

Step 6: Proceed through the next year with much less stress!

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