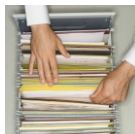


Your Very Important Papers (VIPs) What to Keep & Where? Replacing Those VIPs

By:
Karen Tyra
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Technical Assistance:
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Organizing a Home Filing System



- **View your household as a mini-business**

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Organizing a Home Filing System

- **Systematic plan has advantages**

- Saves hours of anxious searching
- Helps preserve peace & harmony
- Makes easier to cope with emergencies



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Organizing a Home Filing System

- **Recordkeeping is more than neatness/order**
- **Consider legal & safety factors**



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Places for VIPs

- **Home file for easy access**
- **Safe deposit box**
- **Appropriate professionals**



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Good Rule to Follow

- **Keep the item at home**
 - **Unless it is a legal document or is difficult to replace or duplicate**



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Home Files

- **Expensive filing cabinet NOT necessary**
 - Cardboard Box
 - Plastic Container
 - Metal filing box



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Home Files

- **Special room for office NOT necessary**
- **“Business corner” in any room**



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Records to Keep at Home

- **Family records**
 - Education & employment
 - Family advisors—names, addresses, phone numbers



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Records to Keep at Home

- **Family records (con'd.)**
 - Insurance policies
 - Health records
 - Doctors' names & addresses
 - Licenses to practice



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Records to Keep at Home

- **Property records**
 - Auto—certificates of title & bills of sale (copy only)
 - Warranties—proof of purchase & stated agreement



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Records to Keep at Home

- **Property records (con'd)**
 - Household inventories—**COPY** up-to-date list
 - Instruction books



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Records to Keep at Home

- **Financial records**
 - Account books
 - Bank statements—proof for income tax
 - Canceled checks—depends on circumstances



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Records to Keep at Home

- **Financial records (con'd.)**
 - Credit card list
 - Home improvement records
 - Receipts and receipted bills
 - Safe deposit box item list
 - revise annually



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Records to Keep at Home

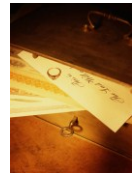
- **Financial records (con'd.)**
 - Savings pass books or statements
 - Tax returns—Depends on circumstances
 - How long to keep tax records?
 - ❖ www.irs.gov, Search "How long to keep records"



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Records to Keep at Home

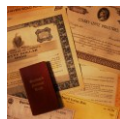
- **Copies:**
 - Living Will
 - Will
 - Power of Attorney



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Records to Keep in Safe Deposit Box

- **Family records** — keep copy of inventory also in home file
 - Adoption paper(s) & birth certificates
 - Baptismal & confirmation certificates
 - Citizenship papers (if naturalized)



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Records to Keep in Safe Deposit Box

- **Family records (con'd)** — keep copy of inventory also in home file
 - Copyrights & patents
 - Death certificates
 - Divorce decree



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Records to Keep in Safe Deposit Box

- Employment record
- List of insurance policies you have at home
- Marriage records
- Military records



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Records to Keep in Safe Deposit Box

- Passport
- Social security card (carrying not recommended)
- Wills—COPY



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Records to Keep in Safe Deposit Box

- Property records
 - Abstract for real estate
 - Automobile title, bill of sale
 - Burial lot deed
 - Deeds & mortgages
 - Home inventory photos/video tapes/lists



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Records to Keep in Safe Deposit Box

- Financial records
 - Contracts, notes, debts
 - Government bonds
 - Investments
 - Pension, profit sharing plans, annuities



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Records to Keep With Professionals

- Wills
 - Attorney or Clerk of Court
- Living wills
 - Attending physician
 - Family members



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Records to Keep With Professionals

- Power of attorney
 - Original with attorney
 - Copy to person to whom you give power of attorney
 - Attorney in fact or agent
 - Discretion as to whether to share with rest of family



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Records to Carry With You

- Credit cards
- Driver's license
- Uniform donor card
- Organization membership
- Medicare or insurance card



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Records to Carry With You

- Social Security Card—for Medicare patients ONLY
- Name of Doctor preferred
- Location of living will
- Medical bracelets/medical treatment
- Blood type



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Replacing Those VIPs

Where to Go to Get Duplicates of Missing Papers



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Birth & Death Certificates



- **Montana**
 - Office of Vital Statistics
 - Department of Public Health & Human Services (DPHHS)
 - <https://dphhs.mt.gov/certificates/orcertificates.shtml>

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Birth & Death Certificates



- **Out of state**
 - <https://www.vitalchek.com/>

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Driver's License



- **Driver's Examiner**
 - Money to treasurer
 - Complete form
 - Certified birth certificate
 - Two other forms of I.D.

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State Income Tax Returns



• Montana

- Based on five-year statute of limitations
- Call 406-444-6900 to check latest requirements
- Letter to Income Tax Division, Montana Dept. of Revenue,
 - Signature required to verify tax signature

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State Income Tax Returns



• Montana (con'd.)

- Photo I.D.
- Social Security number
- Fee per page for photocopies

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Federal Income Tax Returns

- Request Form 4506 (Request for copy or transcript of tax form)
- Click on state in which the federal returns were filed
 - www.irs.gov/localcontacts/index.html



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Federal Income Tax Returns

- Call the nearest IRS Department of Treasury office
 - 1-800-829-1040
 - Billings, Bozeman, Great Falls, Helena, Kalispell, Missoula



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MontGuide

- Search title "Your Important Papers"
 - www.msuextension.org

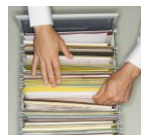


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