

Your Important Papers What to Keep & Where?

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Organizing a Home Filing System

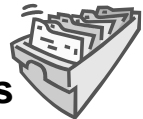
- View your household as a mini-business



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Organizing a Home Filing System

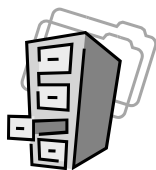
- Systematic plan has advantages
 - Saves hours of anxious searching
 - Helps preserve peace & harmony
 - Makes easier to cope with emergencies



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Organizing a Home Filing System

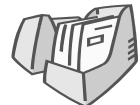
- Recordkeeping is more than neatness/order
- Consider legal & safety factors



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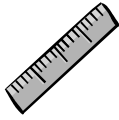
Places for VIPs

- 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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Recordkeeping Decisions

- Consider:
 - Permanent
 - Semi-permanent



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Identity Theft

- Destroy out-dated materials



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Identity Theft

- Important data:
 - Name
 - Address
 - Social Security Number
 - Debit/credit card numbers



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Identity Theft

- **Contact:**
 - State of Montana Office of Consumer Protection
- 1-800-481-6896



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Records to Keep in Safe Deposit Box

- **Family records:**
 - Baptism & Confirmation Records
 - Copyrights and patents



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Records to Keep in Safe Deposit Box

- **Family records: (con'd)**
 - Insurance policies
 - Passports
 - Wills (copy)
 - Immunization records



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Records to Keep in Safe Deposit Box

- **Property records:**
 - Abstract for real estate
 - Automobile title and bill of sale
 - Burial lot deed



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Records to Keep in Safe Deposit Box

- **Property records: (con'd)**
 - Deeds and mortgages
 - Property insurance
 - Household inventory
 - Property easements



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Records to Keep in Safe Deposit Box

- **Financial records:**
 - Contracts, promissory notes, liens, installment contracts
 - Warranties on clothing
 - Investment certificates

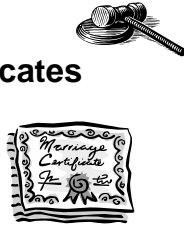


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Records to Keep in Safe Deposit Box

- Legal records:

- Birth & death certificates
- Marriage records/
settlement order
- Divorce decree



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Records to Keep in Safe Deposit Box

- Legal records: (con'd)

- Adoption papers
- Military service record
& benefits
- Citizenship and naturalization
papers

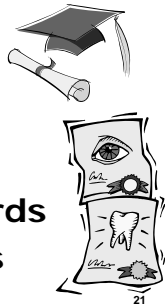


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Records to Keep at Home

- Family records:

- Education records/diplomas
- Employment records
- Insurance policies



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Records to Keep at Home

- Family records: (con'd)

- Licenses to practice
(copy)
- List of Family
advisors



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Records to Keep at Home

- Family records: (con'd)

- Funeral plan documents



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Records to Keep at Home

- Family records: (con'd)

- List of:
 - Subscriptions
 - Organizational Memberships



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Records to Keep at Home

•Family records: (con'd)

– List of:

- Subscriptions
- Organizational Memberships



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Records to Keep at Home

•Family records: (con'd)

– Keys (labeled) to:

- Safe Deposit Box
- Car
- House safe
- Safe combination



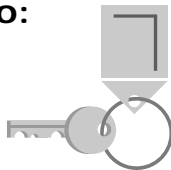
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Records to Keep at Home

•Family records: (con'd)

– Keys (labeled) to:

- Safe Deposit Box
- Car
- House safe
- Safe combination



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Records to Keep at Home

•Property records:

- Automobile Certificate of Title
- Guarantees and warranties



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Records to Keep at Home

•Property records: (con'd)

- Household inventories
 - Digital photos of rooms and items



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Records to Keep at Home

•Property records: (con'd)

- Pet's health and license records

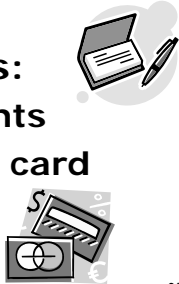


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Records to Keep at Home

- Financial records:

- Checking accounts
- Credit and debit card information



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Records to Keep at Home

- Financial records: (con'd)

- Housing records:
 - Improvement receipts
 - Lease/rental agreements
 - Mortgage payments



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Records to Keep at Home

- Financial records: (con'd)

- Safe-deposit inventory



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Records to Keep at Home

- Financial records: (con'd)

- Bank statements
- Income tax returns

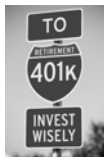


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Records to Keep at Home

- Financial records: (con'd)

- Copies of investments
- Retirement records



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Records to Keep at Home

- Legal records:

- Living will and trust copies
- Durable power of attorney



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Records to Keep at Home

- Legal records: (con'd)
 - Social Security card



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Records to Carry With You

- Credit/Debit cards
- Driver's license
- Auto insurance card
- Medical information:
 - Blood type
 - Allergies



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Records to Carry With You

- Health insurance card
- Personal identification
 - Name
 - Address
 - Phone number of a relative
 - Doctor preferred
- Organizational membership cards



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Replacing Those VIPs

Where to Go to Get Duplicates of Missing Papers



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Birth & Death Certificates



- Montana
 - www.vhsp.dphhs.state.mt.us
 - Office of Vital Statistics
 - Department of Public Health & Human Services (DPHHS)

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Birth & Death Certificates



- Out of state
 - www.vhsp.dphhs.state.mt.us
Click on uscerts.com
 - Vitalcheck.com

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Driver's License



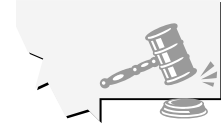
- Driver's Examiner
 - Money to treasurer
 - Complete form
 - Certified birth certificate
 - Two other forms of I.D.

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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

• Internet:

www.irs.gov/localcontacts/index.html

- Request Form 4506 (Request for copy or transcript of tax form)
- Click on state in which the federal returns were filed



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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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Other VIPs

• Montana State University Extension MontGuide

- MT199513HR
- www.montana.edu/wwwpb/pubs/mt9611.pdf

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Your Very Important Papers (VIPs)

What to Keep & Where?
Replacing Those VIPs

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