

## Where Are Your Family Records?

Visualize yourself in each of the following situations and record your response(s)

	Yes	No	If yes, where?
You lost your credit cards while shopping. Do you have a list of your account numbers and the contact information for each credit card company?	_____	_____	_____
The IRS is now auditing your tax returns from 3 years ago. Do you have documents to support an audit of your returns?	_____	_____	_____
You are buying a new car and want to trade in your current car. Can you locate the title to the car?	_____	_____	_____
Your 60 inch TV isn't working. It was purchased 3 months ago. Can you find the instruction booklet, warranty, and receipt?	_____	_____	_____
Last night, there was a fire in your home. Do you have a list and pictures of household items, furniture, and equipment to use when filing the insurance claim?	_____	_____	_____
There's a death in the family. Do you know where to find the documents needed to make final arrangements?	_____	_____	_____
You are leaving your current place of employment and there is a question about your benefits. Do you know where to find your employment information?	_____	_____	_____
Your wallet is stolen along with your checks, credit cards, driver's license, etc. Do you know the contents of your wallet and the procedure to report stolen identification?	_____	_____	_____

## Where Are Your Family Records – Guide

The following notes correspond to each of the eight items addressed. Each record or life event is listed, followed by the recommended storage location and additional comments

<b>Credit Cards</b>	<b>Home Filing System</b>
Keep a list of all credit cards, account numbers and telephone numbers to call if you need to report lost or stolen credit cards.	
<b>Tax Returns</b>	<b>Fire-Proof Home Safe</b>
<p>Keep tax returns with all supporting data:</p> <ul style="list-style-type: none"> <li>• 3 years-within this time the IRS can audit your return</li> <li>• 6 years-within this time, the IRS can audit your return if you fail to report more than 25% of your gross income.</li> <li>• Indefinitely-the IRS can audit your return if fraud is suspected</li> </ul> <p>You can get copies of federal returns for the previous 5 to 6 years if tax returns are destroyed or lost. The safest thing to do may be to keep copies of all federal tax returns indefinitely.</p>	
<b>Automobiles</b>	<b>Home Filing System</b>
<p>Keep the following items in your car and a copy in your home files:</p> <ul style="list-style-type: none"> <li>• Insurance identification card</li> <li>• Registration card</li> <li>• Vehicle identification number (VIN)</li> <li>• Year/make of automobile</li> </ul> <p>If you no longer have loan payments and own the vehicle, <i>the title should be in a safe deposit box</i> with a copy in your permanent home file. If the title is with a loan company, keep information about the company (name, telephone number, etc.) in your permanent home file.</p>	
<b>TV Booklet</b>	<b>Home Filing System</b>
Instruction booklets and warranties of equipment and appliances, especially the refrigerator, range, dishwasher, and electronic/digital equipment, should be kept in the permanent home file. Organizing all appliance/equipment booklets in a notebook is one option used by some families.	
<b>Household Inventory</b>	<b>Safe Deposit Box</b>
It saves time and money if you have a complete inventory and pictures of the house’s contents. Pictures of antiques, electronic equipment, jewelry and coin or stamp collections are some examples. You have a greater chance of getting the full value of your home’s contents if you can provide documentation of what was there before the fire and the cost of the items when purchased.	

<b>Death in Family</b>	<b>Fire-Proof Home Safe</b>
<p>Keep a master list of important records/documents in the event a death occurs. This list should include the names and addresses of individuals to contact. Copies of this master list should be given to the individuals designated to make burial arrangements and to settle the estate. Keep the list in a safe deposit box that has two keys (one that you keep and another that the bank keeps). Contents of the safe deposit box could include:</p> <ul style="list-style-type: none"> <li>• Debts and a list of anyone to whom you owe money, along with the amount owed</li> <li>• Employee benefits: human resource or similar office number</li> <li>• Final arrangements made; burial preferences</li> <li>• Professional contacts: attorney or other contact information</li> <li>• Retirement accounts: where and whom to contact</li> <li>• Social Security numbers</li> <li>• Wills</li> </ul> <p>You might choose to have a folder labeled “death” or “final arrangements” for each parent with specific instructions and pertinent information from the above list.</p>	
<b>Employment Benefits</b>	<b>Home Filing System</b>
<p>Any information that documents retirement and insurance benefits should be kept in the permanent home file. If you have an employment contract it should be kept in a safe deposit box. Check with you employer’s human resource office if you cannot locate the contract.</p>	
<b>Wallet</b>	<b>Fire-Proof Safe</b>
<p>You should have a copy of your billfold or wallet’s contents in your files.</p> <p>If your wallet is stolen:</p> <ul style="list-style-type: none"> <li>• File a report with the police immediately and keep a copy of the report.</li> <li>• Cancel credit, debit, and ATM cards immediately. Alert the bank’s fraud department.</li> <li>• Call the fraud departments of the three major credit reporting agencies and place a fraud alert on your file.</li> <li>• Report a missing driver’s license to PennDOT-Driver and Vehicle Services: 800-3932-4600.</li> <li>• Report any missing information that can jeopardize financial accounts or you personally.</li> <li>• If your keys are missing, change the locks on your home and car.</li> </ul>	