

CREATING A PERSONAL INFORMATION BINDER

HOW TO ORGANIZE ALL YOUR
INFORMATION IN ONE LOCATION

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THE BINDER'S PURPOSE

Many experts suggest each person keep a record of key personal information. This is important for two reasons:

1. If one spouse is responsible for handling all information, financial and otherwise and something happens to that spouse.
2. If someone is single and his/her heirs need this information.

This guide has been created based on suggestions from various sources and tailored based on my personal needs. However, I believe most people will find this organized in a way that fits their needs too.

It is not meant to address documentation required for any type of business activities. It's for personal use only.

OTHER TEMPLATES

In addition to these section pages, I have a template you can use for creating the binder contents.

It's in an MS Word document but you can use Google Docs if you don't have Word. Google Docs is free and can be used/installed on your desktop or mobile devices.

This contents template can easily adapt to what you need. Simply insert the headings relevant for you and then the other content. The Table of Contents can be automatically updated once you're finished, to reflect your contents. This document is included at the end of this eBook.

You'll notice the even numbered pages at the end of a section have no content. This is so you can insert each section behind its appropriate section page. If your content requires more pages, make sure a new section doesn't start with an even numbered page.

LIST OF BINDER SECTIONS

Each person's information binder will likely require the following standard sections.

This eBook includes printables for creating tabs for these sections, as well as suggestions for what to include in each section.

Sections:

- ✓ General Information
- ✓ Assets
- ✓ Income
- ✓ Expenses
- ✓ Loans
- ✓ Taxes
- ✓ Insurance
- ✓ Photos
- ✓ Health Information
- ✓ Home Information
- ✓ Family Information
- ✓ Pets
- ✓ Final Instructions
- ✓ Appendix

SECTION: GENERAL INFORMATION

This section is for capturing the following type of information, but not limited to:

- ✓ Who we are – full names, birthdates, place of birth, parents' full names, etc. – include former names and former spouse names, marriage/divorce/death dates
- ✓ Passports – status and location
- ✓ Social security information – location of original cards, family member SSNs
- ✓ Safe deposit box – where is the box and where are the keys
- ✓ Any safes located in your home
- ✓ Online password information – assuming you keep a list of these
- ✓ How to access your computers – if you have them password protected. Also, include information about any online or external backups you run.
- ✓ Information about legal documents – if you have divorce documents, prenuptial agreements, etc.
- ✓ Email addresses with passwords
- ✓ Employment information – include any prior employment if there are benefits associated with it
- ✓ Address book location – assuming you have personal contact information stored somewhere
- ✓ Anything else that doesn't fit into the other binder sections

Note: You might consider creating a section called Computer Information, if you'd like that separated from the General Information.

SECTION: ASSETS

This section is for capturing the following types of information, but not limited to:

- ✓ Checking accounts
- ✓ Savings accounts
- ✓ Retirement accounts
- ✓ Other types of investments
- ✓ Your house or second home
- ✓ Any type of vehicle – auto, boat, motorcycle, etc.
- ✓ Health Savings Accounts
- ✓ Trust funds
- ✓ Other valuables – jewelry, art, collections, equipment, firearms
- ✓ Any other type of asset information

SECTION: INCOME

This section is for capturing the following types of information, but not limited to:

- ✓ Employment information – where employed, current salary, other pertinent employment information
- ✓ Pension income – how and when received, current amount, other pertinent information
- ✓ Social security income – when started, current amount, other info
- ✓ Other sources of recurring income, including spouse support, child support, 401 (k) distributions, etc.

SECTION: EXPENSES

This section is for capturing the following types of information, but not limited to:

- ✓ Credit cards – financial institution, card number, # cards, expiration date, telephone number, auto payments made from cards
- ✓ Recurring types of bills – type, payee, timing, how typically paid
- ✓ I've also included information stating how we track expenses and reconcile bank statements. I use Quicken for this, including downloading expense information to Excel for analysis

SECTION: LOANS

This section is for capturing the following types of information, but is not limited to:

- ✓ Mortgage loan(s)
- ✓ Car loan(s)
- ✓ Student loan(s)
- ✓ Home Equity Line of Credit
- ✓ Any other personal loans
- ✓ Other types of loans, but not loans you've made to someone (I'd either add a new section for Receivables, or include these types of loans in the Assets section.)

SECTION: TAXES

This section is for capturing the following types of information, but is not limited to:

- ✓ Federal income taxes – note if you make quarterly tax estimated payments and how they're made
- ✓ State income taxes – note if you make quarterly tax estimated payments and how they're made
- ✓ Property taxes – who is paid, other information you have about these taxes and property assessments
- ✓ Any other types of taxes

SECTION: INSURANCE

This section is for capturing the following types of information, but is not limited to:

- ✓ Homeowner's
- ✓ Auto
- ✓ Umbrella/Liability
- ✓ Dental
- ✓ Medical
- ✓ Long Term Care
- ✓ Life
- ✓ Disability

Include what you have through your job as well as what you have individually.

List:

- The companies/agents you use
- How to contact them
- Where the policies are stored
- Anything else that's "need to know".

SECTION: PHOTOS

This section may not be something you include in your binder. I've included it because we have so many digital and printed photos and this helps others find them if needed.

For the digital photos, I include a screen print of the folders on my computer. For photos on mobile devices, you may only be able to reference them. Hopefully, you have those on the cloud as well.

SECTION: HEALTH INFORMATION

This section is for capturing the following types of information, but is not limited to:

- ✓ Physicians/dentists
- ✓ Living Wills/Medical Power of Attorney
- ✓ Medications
- ✓ Preferred pharmacy or pharmacies
- ✓ Family health history
- ✓ Other relevant health information

SECTION: HOME INFORMATION

This section is for capturing the following types of information, but is not limited to:

- ✓ Internet service provider and WiFi
- ✓ Satellite or cable TV provider
- ✓ Mailbox – if not located at your house
- ✓ Keys – all types of keys you have and where they're located – this is a good time to make sure you have duplicates for emergencies
- ✓ Homeowner's Association (HOA)
- ✓ Landscaping/Snow Removal Maintenance – company/person you use, irrigation information
- ✓ Storage unit(s) - where
- ✓ Other information about your home, such as major improvements

SECTION: FAMILY INFORMATION

This section is for capturing the following types of information, but is not limited to:

- ✓ Parents
- ✓ Siblings
- ✓ Children
- ✓ Grandchildren
- ✓ Other family history – could include location of gravesites, ancestry information
- ✓ Family heirlooms

SECTION: PETS

This section is for capturing the following types of information, but is not limited to:

- ✓ Names of pets
- ✓ Birthdates
- ✓ Vaccinations
- ✓ Preferred veterinarian
- ✓ Preferred boarder/groomer or pet daycare
- ✓ Health issues – past and present
- ✓ Where original documents are stored

SECTION: FINAL INSTRUCTIONS

This section is for capturing the following types of information, but is not limited to:

- ✓ Wills – location, executor name, attorney name(s)
- ✓ Organ donation instructions
- ✓ Cemetery plot – if you've purchased one, plans for headstone, etc.
- ✓ Church – if you expect to have your funeral in a church
- ✓ Preferred funeral home, if you have one
- ✓ Obituary – either fully written or instructions as to what to include and what not to include
- ✓ Notifications to make – life insurance, pension, social security, etc.
- ✓ Affiliations – military or other type for inclusion in the funeral
- ✓ Any special instructions, such as songs, Bible verses, soloists, pallbearers, flowers, memorials, etc.

SECTION: APPENDIX

This section is for including any documents referenced in other sections that you might want to have for easier reference.

I include things like:

- ✓ Safe deposit box contents
- ✓ Online passwords – we keep an Excel spreadsheet with these
- ✓ A list of the documents on your computer, if that makes it easier for someone to find them
- ✓ Copies of wills, living wills, powers of attorney

TEMPLATES

A PDF file for creating your binder section pages is available on my website at www.retiredintrovert.com/information-aids

A Word template for creating your binder content is available by contacting me:

Email me at retiredintrovert@gmail.com or visit the Contact Me page on my website – www.retiredintrovert.com - and I'll send you an editable document. This document can also be edited in Google Docs, if you don't have MS Word and would like a free alternative.

If you have any questions about how to use these files or suggestions for topics to include, email me at:

retiredintrovert@gmail.com

I'd love to hear from you!!!