

How to Organize and Store Vital Family Documents

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You do a lot to keep your family safe: You lock the doors at night, make sure the kids buckle their seat belts, and keep potentially harmful things out of reach. Protecting your family, after all, is your first priority.

And with so many family responsibilities demanding your immediate attention, it's no surprise when some stuff is just put off for a rainy day. But there's one family project that's a lot more important than you may think: securing your family's vital documents. And the good news is that it's a lot easier to accomplish than you think.

"This project is easy to ignore because it seems so time-consuming," says Laura Leist, president of the National Association of Professional Organizers. In reality, however, it takes just 10 simple steps to organize and store your very important personal documents, papers, photos and files. The trick is to do one step a day. Here's how:

Step 1: Collect VIP documents Sort through file drawers, junk drawers, shoe boxes and other nooks and crannies, pulling out documents that merit special care. For most families, that means originals of marriage and birth certificates, passports, financial statements, social security cards, insurance policies, automobile titles, house deeds, immunization records, wills, and household inventories and appraisals, says Leist. If you come across something you're unsure of, ask yourself: What would happen if it were lost forever? Does the mere thought strike fear in your heart? If the answer is yes, then that item is a VIP document.

Step 2: Clear the clutter If you're like most of Leist's clients, you probably have piles of unnecessary papers floating around. That clutter can prevent you from finding and keeping track of what's truly important. So grab those old utility statements and cancelled checks, and rev up the shredder. If you're uneasy about destroying anything, contact the bank or utility and ask if they keep records online. These days, most information is archived and accessible from Web sites.

Step 3: Store rarely used documents When was the last time you needed your baptism certificate? It's best to keep items you haven't used in years that still qualify as VIP in a safe-deposit box or fireproof home safe. Just be sure not to lock anything away at the bank that you may need unexpectedly -- such as notarized medical directives or passports -- since you'll be at the mercy of banking hours, explains Leist. If you choose to use an at-home safe, keep it out of plain sight and in a non-floodable area (the back of an upstairs closet if possible), and bolt it to the floor.

Step 4: Hit the copy shop Photocopy documents you reference often and use the copies instead of originals. These documents include social security cards and immunization records, which you may need to provide to schools and new doctors. For each photocopy, make notations about where the original is located -- such as in your safety-deposit box.

Step 5: File away The ideal organizer for frequently used VIP info is an expandable accordion file. In such a folder, you can designate one slot for each category -- credit cards, home insurance, bank account

information, medical records and so on. Then, in an emergency, you need only grab one thing and go, saving precious time as well as your vital papers. If you can, store the file in a locked cabinet.

Step 6: Create a master list Rifling through files to find one account number or phone number wastes a lot of time. Instead, spend a little time typing out important account and contact numbers for insurance policies, credit cards, investments and the like. Print and tape the sheet to the back of your accordion file, and either store the original on your hard drive in a password-protected document or delete it altogether.

Step 7: Scan family photos Your health may not hinge on grandma's wedding portrait, but your happiness could. Scan pre-digital snapshots you treasure most at a high resolution of at least 300 dpi and label them descriptively on your computer. Store negatives in archival sleeves and put those in your safe-deposit box or fireproof safe. Return the originals to their frames.

Step 8: Back it up Most of us use computers every day for essential business and pleasure. Yet people often neglect to back up all those vital files. The safest bet: A professional backup service -- such as Mozy or Carbonite -- which, for a low monthly fee, stores your password-protected information off-site so a flooded, crashed or stolen hard drive doesn't become an even bigger disaster.

Step 9: Share your secrets In the event that you can't retrieve your files and documents personally, tell two people -- your husband and your mom, best friend, sister or lawyer -- where to find everything.

Step 10: Keep up the good work Enjoy a month of blissful organization, then think about how to maintain your system when you switch doctors, insurance or banks. Try designating a few minutes each month -- after paying bills, for example -- to ensure your files stay current so you, the family lifeguard, are always prepared!