

How to Organize Important Records

This information is meant to be a general introduction to this topic. The purpose is to provide a starting point for you to become more informed about important matters that may be affecting your life as a survivor and to provide ideas about steps you can take to learn more. This information is not intended nor should it be interpreted as providing professional legal and financial advice. You should consult a trained professional for more information.

As a cancer survivor, your life is likely to involve a lot of paperwork. This may include medical records, insurance forms, invoice and billing statements as well as other documents related to treatment. There is a need for you to know and be able to document the types of insurance coverage you have, understand what your current financial situation is, and have access to your medical records.

Organized records enable you to provide important information and instructions for trusted family or friends if you travel or if there is an emergency. Having your important information organized in a safe place is a step toward greater peace of mind and security for both you and your loved ones.

Although organizing your records may seem like a lot of work, it can be easier to do than you think. For example, you probably had to collect much of this information when you prepared your last income tax return. It may also help you to remember that you do not have to do everything in one day. There are likely to be others who are willing to help you if you are not feeling well enough to start an organizing project alone at this time.

This document provides ideas about how to organize and store important records and documents. The information includes:

- Developing a filing system for your needs
- Compiling a "list of instructions" for others
- Storing important records
- Using a safe deposit box

A document describing important records that survivors should keep can be found in the list of Practical Topics.

What type of filing system will work well for a survivor?

Organizing important documents and records can reduce the amount of time and energy you need to spend keeping track of paperwork. An effective filing system can be as simple as keeping papers in a safe place in a box, in a 3-ring binder that is indexed for different categories or in a filing cabinet. On the other hand, you may need a more detailed system. Whatever filing system you choose, the important thing is that it meets your individual needs.

Many books, as well as articles in magazines and on the Internet, contain helpful suggestions and ways to organize. There are also professional "organizing services" listed in the business section of your area telephone book that will help with household and business organization. Consider asking a friend or family member if they have a filing system that works well for them if you would like further ideas. You may find it necessary to try a few different approaches before you find the system that works for you.

Keep the following suggestions in mind as you develop your own organizing system:

1. Base your filing system on the information you need to keep and who will have access to it.

- The system does not have to be formal or difficult.
- Use whatever works for you and your family and allows you to find your important papers when you need them.

2. Start organizing your records by labeling boxes or files to help you sort your papers into categories for personal and family information.

For example, file label categories might include:

- Vehicle records
- Bank records
- Employer information
- Home maintenance records
- Insurance policies
- Family records
- Medical records
- Paid accounts
- Pet information
- Unpaid accounts
- Warranty information

3. When setting up your files, be sure you include:

- Copies of all medical and insurance documents, including life, disability, short-term and long-term care policies
- Copies of benefit information, including applications, appeal documents and award letters
- Copies of important correspondence
- Financial and legal records
- Invoice and payment records and statements
- Notes about important conversations with doctors, medical professionals, family and friends (including the names of people you have talked with, dates and actions to be taken)
- Supporting medical documents

4. Keep important papers in one location.

- Whenever possible, file papers as soon as you get them.
- Consider creating separate file folders, boxes or an indexed 3-ring binder to keep the records for each person in your family.

5. Create a "list of instructions" to keep track of household information and contacts. This list will enable a trusted friend or loved one to step in and manage your household routines and bills if you need help.

6. Teach your system to a trusted family member or friend. This will enable them to retrieve information for you in an emergency, or in case you travel or need some extra help.

- If your system is complicated, you may want to write down how it works and place these directions with your records.

Saving Documents to a Computer

If you consider scanning and saving important documents to your computer to create a paperless filing system, be sure that you back up your computer data on a regular basis. Always keep a recent copy of your backup data in a safe place, such as a safe deposit box or a fireproof safe. Also, make certain that whoever may have the need to use your data has the user names and passwords required to access the computer files.

Keeping a "List of Instructions"

A complete "list of instructions" about your home, health, family, legal and financial matters can be a very important guide to help others if you travel or in the case of an emergency. The information contained in your list can help a trusted friend or family member through the process of paying bills and maintaining your household if the need arises.

What should be included in a survivor's "list of instructions"?

Your list should include a guide to your filing and record keeping system and the information that is necessary to keep your home and financial life in order. If developing your list of instructions becomes too tiring or time consuming to do at one time, do as much as you can and keep the list handy so you can add to it as you think of things that need to be included.

Provide enough detail in your list of instructions so that, if immediate help is needed, another person would be able to locate everything that keeps your home and financial life in order. Since some of the information within your list of instructions may be confidential and highly sensitive (financial information, PIN numbers, usernames and passwords), that information should be kept in a safe place so that only a trusted person can access it.

You may want to include some or all of the following categories and information in your list of instructions:

Instruction Categories:	List of Instructions Information:
Asset Records	<ul style="list-style-type: none">• List where to find information about your important assets, such as the title to your car, deeds to property, stock certificates, jewelry or investments• Include beneficiary contact information
Bill Payment Schedule	<ul style="list-style-type: none">• Create a schedule or timeline that shows when loan payments and other bills are to be made• Specify any actions that need to be taken for all of your bills• Include account balances, dates and amounts due for each bill and update these regularly• Include online banking username(s) and password(s)

Children's Information	<ul style="list-style-type: none">• Provide contact information for schools, teachers, coaches, child care providers, doctors, dentists and other important people in your child's life• Give directions to school, activities and daycare, including times children should be dropped off and picked up• Provide information about allergies, household routines and children's friends
Employer Information	<ul style="list-style-type: none">• List contact information in case your employer needs to be notified of your absence• Provide the location of employment benefit records, including insurance policies, sick leave, vacation and paid time off policies and retirement plans
Financial Accounts	<ul style="list-style-type: none">• List names of banks, credit unions and other places where you have financial accounts• Include instructions regarding account numbers and information required to access the accounts• List contact information for your attorney, accountant, financial planner, insurance agents and stock broker• Specify the location of credit reports and relevant financial records• Include beneficiary contact information
Home Maintenance	<ul style="list-style-type: none">• List contact information for the plumber, electrician, gardener and other service workers that you use• Provide any schedules related to your home maintenance, such as when to replace air filters and fire alarm batteries, lawn and plant watering schedules
Home Utility Information	<ul style="list-style-type: none">• List contact information for utility companies, such as telephone, cable, electric, gas, water and trash• Identify locations for emergency shut-off of water and gas lines, including any special instructions

<p>Housing Payment Records</p>	<ul style="list-style-type: none"> • List contact and payment information, including the mortgage company and (if applicable) homeowners association for homeowners or the property owner or management company for renters • Include the amounts due, dates due, and address to which each payment should be sent
<p>Income Information</p>	<ul style="list-style-type: none"> • Provide list of current income sources • Name financial institutions and account numbers in which to make deposits • Provide an estimated budget that shows how you spend your income with information about how you intend to pay future expenses
<p>Insurance Policies</p>	<ul style="list-style-type: none"> • List each policy with name of insurance company, policy number and contact information for agent • Specify payment dates and amounts due for all policies, including life, disability, long-term care, auto and mortgage, homeowner's or renter's insurance policies • Provide instructions on where to find Social Security benefit records • Include beneficiary contact information
<p>Medical Contact Records</p>	<ul style="list-style-type: none"> • List contact information for doctors and other medical providers, counselor, pharmacist and home health care providers • Include information about medications, vitamins and allergies • Provide location of medical records organized by dates of service
<p>Personal Records</p>	<ul style="list-style-type: none"> • List your Social Security number, location of keys (home, car, filing cabinets, lock boxes), information used to identify yourself to creditors (such as mother's maiden name and passwords for computer) • Provide contact information for important professionals with whom you work, such as your attorney, accountant, financial planner, insurance agents or stock broker • Provide information about where your will, power of attorney (financial) and advance directives (health) are kept

Pet Information	<ul style="list-style-type: none">• Provide care information for your pet, including feeding, medications, allergies, exercise needs and daily routines• List contact information for regular and emergency veterinarians• Provide contact information for friends, family or other acceptable pet boarding options
Safe Deposit Boxes	<ul style="list-style-type: none">• List names and addresses of banks that hold your safe deposit boxes• Provide the names of people who are authorized to open the boxes• Keep a list of the contents of each box at home

When your list is completed, remember to:

1. Keep this list of instructions with your other important papers in your filing system so it does not get lost.
2. Be sure that whoever might need this list, such as a family member or friend, knows about the list and where you keep it.
3. Provide a trusted person with the passwords required to get into your computer if you keep the list of instructions and other important information on your computer. You may also need to give instructions on how to find the information within your computer files.
4. Be certain that the individual with whom you share this information is trustworthy and willing to take care of matters on your list if they are ever needed.

Where should important records and valuables be stored?

Important documents such as your will, living trust, power of attorney and advance directives should be stored in a safe place. Be sure that trusted family members or friends know where the records are and will be able to get to them if necessary.

General recommendations are:

- Keep a copy of each document for yourself
- Write down any instructions about the document and the location of the original
- Keep signed originals (the original or duplicate copy) with your attorney

If documents are needed during emergencies, they should be accessible to a trusted family member or friend who has agreed to be your advocate (agent).

Guidelines for storage of important documents vary from state to state, but are generally as follows:

Documents	Where to Store Documents
Directives concerning minor children	<p>Original(s): In possession of the named guardian</p> <p>Copies: With your attorney</p>
DNR (Do Not Resuscitate) Order	<p>Original: With your doctor</p> <p>Copies: With the representative or agent you have designated to act on your behalf or a close family member ("next of kin")</p> <p>Next of kin is defined differently in each state but the legal order is usually: 1) spouse, 2) children or parents, 3) grandchildren, 4) siblings, 5) nieces or nephews</p>
Durable power of attorney for financial affairs	<p>Duplicate Signed Originals: With you and your attorney</p> <p>Copies: With your appointed representative and alternate(s)</p>
Durable power of attorney for health care	<p>Duplicate Signed Originals: With your representative and your attorney</p> <p>Copies: With your primary doctor, pharmacist, nursing home and/or hospital</p> <p>In addition, talk with close relatives about your wishes.</p>
Living will	<p>Duplicate Signed Originals: With your doctor and your representative</p> <p>Copies: Other copies are not needed, but talk with close relatives about your wishes.</p>
Out-of-hospital DNR	<p>Duplicate Signed Originals: Signed original document posted where the hospice patient resides</p> <p>Duplicate signed original with the doctor</p> <p>Copies: With representative and/or close relative(s); also talk with close relatives about your wishes</p>

Revocable living trust	Duplicate Signed Originals: In your possession and with your attorney Copies: With your trustee(s)
Will	Signed Original: In your possession or with your attorney Copy: In a safe place that can easily be accessed by your representative

What should be stored in a safe deposit box?

Safe deposit boxes (or "safety deposit boxes") are located in banks and keep contents secure from thieves, fire and other disasters. These boxes are made of steel and have two keys: one for a bank guard and the other for you. Both keys are needed to open the box. Identification is usually needed to lease or open a box.

Safe deposit boxes are excellent for storage of items such as:

- Adoption papers
- Citizenship papers
- Computer backup information and storage media
- Copies of will, advance directives, health care proxy
- Divorce decrees
- Irreplaceable items or things with special meaning
- Jewelry, coins, stamps
- List of household possessions
- Marriage licenses
- Military discharge papers
- Negotiable securities or bonds
- Papers related to legal actions
- Photos for insurance purposes
- Real estate deeds
- Title documents for vehicles

A safe deposit box can usually be obtained through your bank or credit union. Contact the customer service department of the financial institution for more information. If you cannot get a safe deposit box, purchase a fireproof lock box to keep at home through a retail or home improvement store. Consider authorizing a trusted family member or friend to also have access to your safe deposit box.

When is a locked file cabinet or fireproof lock box a good storage option?

Items you use or may need to refer to often during a year can be kept in a locked file cabinet, a fireproof lock box or closet. These documents can be replaced if necessary, but a fireproof lock box will provide additional protection.

Examples of the types of documents that are appropriate for this type of storage include:

- Advance directives
- Birth certificates
- Diplomas
- Immunization records
- Passports
- School records

What might the organizing experience be like for a survivor?

While it is a good idea for everyone to create a record keeping and filing system that works for them, the work involved can be challenging and time-consuming, especially if you are not feeling well. If developing your record keeping system becomes too tiring, do what you can and gradually continue to build on your efforts. Keep in mind that you can also ask family and friends for help. A good record keeping system will go a long way towards making life easier for you and for your loved ones.

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