

## Creating an Important Documents Folder

Creating a dedicated folder for important documents is a great idea to ensure your loved ones can easily access everything when the time comes. Here's a step-by-step guide on how to organize this folder and what should be included:

### 1. Choose a Safe and Accessible Location:

- **Physical Folder:** Use a durable folder or binder with labeled sections. You can also use a fireproof safe or a lockbox to protect sensitive documents but make sure it is clearly labeled and can be easily accessed.
- **Digital Copies:** It's a good idea to also have scanned copies stored securely in a cloud service or on an encrypted USB drive in case of emergencies.

### 2. Label and Organize:

Organize your folder with clear, labeled tabs or sections. You can use dividers to separate categories. Below are key sections to consider:

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### 3. Essential Documents to Include:

#### a. Personal Identification and Vital Information:

- **DD 214 (For veterans)** – Ensure this document is included as it contains your military discharge information. Have several copies of your DD 214.
- **Birth Certificate, Social Security Card, and Passport** – Include originals and copies of these important identification documents.
- **Marriage Certificate (if applicable)** – This is needed for matters like life insurance, estates, and other legal processes.
- **Divorce Decrees** - When a divorce happens, it's important to keep thorough records to ensure all aspects of the process are well-documented and protected. Here's a list of records that should be kept during and after a divorce:
  - Child Custody and Support Records - Court orders and any agreed-upon custody arrangements or parenting plans.
  - Court orders or other legal documents related to custody, support, division of assets, etc.
- **Driver's License or ID card** – Make sure it is a copy of your current ID.

#### b. Instructions and Wishes:

- **Funeral Plans** – Include any instructions or preferences for your funeral, burial, or cremation.
- **Personal Letters or Messages** – This could be a letter to your family explaining your wishes or personal thoughts.
- **Digital Accounts and Passwords** – This is one of the trickier items. You can include a list of important online accounts (email, banking, social media, etc.), passwords, and instructions for accessing them, or use a password manager for secure storage.
- **Personal Pictures** – These would include pictures your family may want to use to display at your funeral and a picture you would like included with your obituary.

#### c. Legal Documents:

- **Will** – Include your legally executed will, which outlines your final wishes for your property and dependents.
- **Living Will / Advance Healthcare Directive** – This document provides instructions about your healthcare wishes if you are unable to communicate them.
- **Durable Power of Attorney** – This grants someone the legal authority to make decisions on your behalf if you become incapacitated.

- **Healthcare Power of Attorney** – Similar to the durable power of attorney but specifically for healthcare decisions.
- **Trust Documents (if applicable)** – If you’ve established a trust, include all related documents and instructions.

**d. Financial Documents:**

- **Bank Accounts** – List of accounts (savings, checking, etc.) and where to find the associated information (account numbers, contact info).
- **Retirement Accounts / Pension Information** – Include details about 401(k), IRA, pensions, and any other retirement accounts.
- **Insurance Policies** – Copies of life, health, auto, and home insurance policies.
- **Property Deeds and Titles** – Include any documents related to homeownership, vehicles, or other major assets.
- **Tax Returns** – A few years’ worth of tax returns might be necessary for some estate matters.

**e. Health Documents:**

- **Medical History** – This can include diagnoses, medications, allergies, and other important health information. This information if lengthy can be kept in a separate folder.
- **Life-Sustaining Treatment Preferences** – If you have specific requests regarding life-saving measures (e.g., Do Not Resuscitate orders), it could be included here, however it is usually included with the Living Will / Advance Healthcare Directive.
- **Organ Donation Preferences** – Make sure this is clearly noted if it’s part of your wish.

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**4. Ensure Legality and Clarity:**

- Make sure your documents are **properly executed** and witnessed, especially for your will and healthcare directives.
- Consult with an attorney or financial planner to verify that all your documents are legally valid and up to date.

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**5. Inform Trusted People:**

- Make sure someone you trust knows the location of this folder and is authorized to access it if needed. This could be a spouse, child, close friend, or attorney.
- If the folder is in a fireproof safe or lockbox, make sure the person has the combination or keys.

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**6. Regular Updates:**

- Regularly review and update your documents, especially your will, healthcare directives, and financial accounts.

**7. Digital Backup:**

- It’s wise to create secure digital copies of your important documents, either through a cloud storage service with encryption or via a digital storage device (USB drive with password protection). Make sure these backups are accessible to the trusted individual you’ve designated.

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**8. Final Touches:**

- **Make it Easy to Read:** Consider typing up important details or creating a document that summarizes where things can be found.

- **Include Contact Information:** You can add a contact sheet of important phone numbers and emails (lawyer, financial advisor, and people you feel should be notified, etc.).
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Having everything in one place makes it much easier for your family to manage your affairs during an emotional time.