# Emergency Binder

*Everything They Forgot to Tell You*

# Before You Begin

*Please read this page. It applies to everything that follows.*

### WHAT THIS IS, AND WHAT IT IS NOT

This is an organizational and educational tool. It is not legal advice and it does not create an attorney-client relationship.

It contains no wills, trusts, contracts, or other legal instruments, and nothing in it should be treated as one.

### STATE LAW VARIES SUBSTANTIALLY

Requirements for valid documents, filing deadlines, notice periods, and rights differ by state and change over time.

A document that fails your state's execution requirements can be invalid at the moment it is needed. Use your own state's forms and, where anything significant is at stake, consult a licensed attorney.

### NO GUARANTEES

Results depend entirely on your circumstances and effort. No outcome is promised or implied.

To the fullest extent permitted by law, the author and publisher accept no liability for any loss or damage arising from use of, or reliance on, this publication.

### YOUR LICENSE



Because this is delivered instantly, sales are final. If you find a genuine defect in your file, contact us and we will replace it.

# The kindest document you'll ever fill out.

When a crisis hits, the people who love you shouldn't have to guess your bank, hunt for the deed, or argue about what you would have wanted — while grieving. One binder, one place, everything findable. Most families spend months reconstructing what these pages hold.

Fill it in over a weekend. Store it somewhere fireproof, tell two people where it is, and put a recurring January reminder to update it. Write account numbers' last four digits only if you're worried about theft — the point is findability, not passwords.

THIS BINDER LIVES ____________________ WHO KNOWS ____________________

## WHAT'S INSIDE

PART ONE

# Find it.

Every registry answers one question: where is it? Not the contents — the location. A binder that says "safe deposit box, First National, key in the desk's top drawer" has done its job.

# Vital documents locator.

Location means the exact spot: "fireproof box, hall closet, top shelf" — not "somewhere at home."

| DOCUMENT | HAVE IT? | EXACT LOCATION |
|---|---|---|
| Birth certificates | ☐ | |
| Social Security cards | ☐ | |
| Passports | ☐ | |
| Marriage / divorce papers | ☐ | |
| Will / trust documents | ☐ | |
| Power of attorney | ☐ | |
| Healthcare directive / living will | ☐ | |
| House deed / lease | ☐ | |
| Car titles | ☐ | |
| Tax returns (last 3 years) | ☐ | |
| Military / immigration records | ☐ | |
| Safe deposit box + key location | ☐ | |

**MISSING DOCUMENTS — MY TO-GET LIST**

# Bank & cash accounts.

Every checking, savings, and CD. Last four digits only — this is a map, not a key.

**INSTITUTION** __________

ACCOUNT TYPE __________ LAST 4 DIGITS __________

IN WHOSE NAME __________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**INSTITUTION** __________

ACCOUNT TYPE __________ LAST 4 DIGITS __________

IN WHOSE NAME __________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**INSTITUTION** __________

ACCOUNT TYPE __________ LAST 4 DIGITS __________

IN WHOSE NAME __________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**INSTITUTION** __________

ACCOUNT TYPE __________ LAST 4 DIGITS __________

IN WHOSE NAME __________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**ACCOUNTS I CLOSED BUT STATEMENTS STILL EXIST FOR** __________

# Investments & retirement.

401(k)s from old jobs are the most commonly lost asset in America. List every employer plan, IRA, and brokerage — even small ones.

**INSTITUTION / PLAN** ______________________

**ACCOUNT TYPE** ______________ **APPROX. VALUE** ______________

**BENEFICIARY ON FILE** ______________ **ADVISOR / CONTACT** ______________

**INSTITUTION / PLAN** ______________________

**ACCOUNT TYPE** ______________ **APPROX. VALUE** ______________

**BENEFICIARY ON FILE** ______________ **ADVISOR / CONTACT** ______________

**INSTITUTION / PLAN** ______________________

**ACCOUNT TYPE** ______________ **APPROX. VALUE** ______________

**BENEFICIARY ON FILE** ______________ **ADVISOR / CONTACT** ______________

**INSTITUTION / PLAN** ______________________

**ACCOUNT TYPE** ______________ **APPROX. VALUE** ______________

**BENEFICIARY ON FILE** ______________ **ADVISOR / CONTACT** ______________

**OLD EMPLOYERS WHOSE PLANS I NEVER ROLLED OVER** ______________

# Insurance registry.

Policies pay only if someone knows to claim them. Life, health, auto, home/renters, disability, umbrella.

**TYPE / CARRIER** ______ **POLICY #** ______

**COVERS / AMOUNT** ______ **AGENT / PHONE** ______

**TYPE / CARRIER** ______ **POLICY #** ______

**COVERS / AMOUNT** ______ **AGENT / PHONE** ______

**TYPE / CARRIER** ______ **POLICY #** ______

**COVERS / AMOUNT** ______ **AGENT / PHONE** ______

**TYPE / CARRIER** ______ **POLICY #** ______

**COVERS / AMOUNT** ______ **AGENT / PHONE** ______

**TYPE / CARRIER** ______ **POLICY #** ______

**COVERS / AMOUNT** ______ **AGENT / PHONE** ______

**PREMIUMS ON AUTOPAY FROM WHICH ACCOUNT** ______

# Debts & obligations.

Mortgages, loans, cards, and anything owed to you. Debts don't vanish in a crisis — but surprise ones do the most damage.

**LENDER / WHO** ______

TYPE (MORTGAGE, AUTO, CARD, PERSONAL) ______ APPROX. BALANCE ______

PAYMENT & DUE DATE ______ AUTOPAY FROM ______

**LENDER / WHO** ______

TYPE (MORTGAGE, AUTO, CARD, PERSONAL) ______ APPROX. BALANCE ______

PAYMENT & DUE DATE ______ AUTOPAY FROM ______

**LENDER / WHO** ______

TYPE (MORTGAGE, AUTO, CARD, PERSONAL) ______ APPROX. BALANCE ______

PAYMENT & DUE DATE ______ AUTOPAY FROM ______

**LENDER / WHO** ______

TYPE (MORTGAGE, AUTO, CARD, PERSONAL) ______ APPROX. BALANCE ______

PAYMENT & DUE DATE ______ AUTOPAY FROM ______

**MONEY OWED TO ME — BY WHOM, DOCUMENTED WHERE** ______

# Recurring bills & utilities.

What has to keep getting paid in month one: power, water, internet, phone, subscriptions that matter.

| SERVICE / PROVIDER | PAID HOW / FROM | DUE DAY |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

**SUBSCRIPTIONS SOMEONE SHOULD CANCEL**

# The digital life.

Where the passwords live (manager + master hint location), and what should happen to the accounts. Never write passwords here.

**PASSWORD MANAGER** ____________________

MASTER PASSWORD HINT LIVES (LOCATION, NOT THE HINT)

RECOVERY CODES LIVE ____________________

PHONE UNLOCK — WHO KNOWS / WHERE WRITTEN

COMPUTER LOGIN — WHO KNOWS ____________________

**EMAIL ACCOUNTS** ____________________

PRIMARY EMAIL ____________________

RECOVERY EMAIL / PHONE ____________________

SECOND EMAIL ____________________

NOTES ____________________

**MONEY APPS & CRYPTO** ____________________

PAYMENT APPS (VENMO, PAYPAL...) ____________________

CRYPTO WALLETS / EXCHANGE + SEED LOCATION

DOMAIN NAMES / WEBSITES ____________________

CLOUD STORAGE / PHOTOS ____________________

**ACCOUNTS TO MEMORIALIZE OR DELETE — MY PREFERENCE** ____________________

# Medical one-pager.

One page per person. This is the page a paramedic or new doctor needs in the first five minutes. Print one per family member.

**NAME** ______________________________

**DATE OF BIRTH** ______________ **BLOOD TYPE** ______________

**CONDITIONS** ______________ **ALLERGIES (DRUGS, FOOD)** ______________

**CURRENT MEDICATIONS — NAME, DOSE, PRESCRIBER**

______________________________
______________________________
______________________________
______________________________
______________________________
______________________________
______________________________
______________________________

**DOCTORS** ______________________________

**PRIMARY CARE / PHONE** ______________ **SPECIALISTS / PHONE** ______________

**PHARMACY** ______________ **HEALTH INSURANCE + MEMBER ID LOCATION** ______________

# The pets.

Whoever takes them in needs this page more than they'll admit.

**PET / SPECIES**

VET / PHONE

FOOD, MEDS, QUIRKS

CHIP / LICENSE #

WHO AGREED TO TAKE THEM

**PET / SPECIES**

VET / PHONE

FOOD, MEDS, QUIRKS

CHIP / LICENSE #

WHO AGREED TO TAKE THEM

**DAILY ROUTINE — FEEDING TIMES, WALKS, THE THINGS ONLY I KNOW**

**PET FUND / INSURANCE DETAILS**

# Home, keys & access.

Spare keys, codes, and the practical map of the household nobody else fully has.

## THE HOME

SPARE KEY LOCATIONS / WHO HOLDS ONE

ALARM CODE LOCATION + COMPANY PHONE

WIFI NETWORK + PASSWORD LOCATION

GARAGE / GATE CODES LOCATION

## SHUTOFFS & SYSTEMS

WATER MAIN SHUTOFF

GAS SHUTOFF

BREAKER PANEL

HVAC FILTER SIZE / QUIRKS

## VEHICLES

VEHICLE 1 — SPARE KEY LOCATION

VEHICLE 2 — SPARE KEY LOCATION

PARKING / TOLLS / REGISTRATION RENEWALS

MECHANIC / ROADSIDE CONTACT

PART TWO

# Call them.

In the first 48 hours, somebody makes twenty phone calls. This section is that list, in order, with numbers — so the calls get made instead of researched.

# The contact tree.

First calls, then the professionals, then everyone who should hear it from a person and not a post.

## CALL FIRST — IN THIS ORDER

| WHO | PHONE | THEY HANDLE |
|---|---|---|
| | | |
| | | |
| | | |

## THE PROFESSIONALS

| | | |
|---|---|---|
| Attorney | | |
| Accountant / tax preparer | | |
| Financial advisor | | |
| Insurance agent | | |
| Employer HR | | |
| Landlord / property manager | | |

## SHOULD HEAR IT FROM A PERSON

| | | |
|---|---|---|
| | | |
| | | |
| | | |

PART THREE

# Honor it.

The registries protect your people from chaos. These last pages protect them from doubt — what you wanted, in your own words, so nobody has to guess or argue.

# "In case of" instructions.

Practical instructions for the two big scenarios. Plain words; the reader will be having a very bad day.

**IF I'M INCAPACITATED — WHO DECIDES FOR ME (NAME MATCHES MY HEALTHCARE DIRECTIVE), WHAT I WANT THEM TO KNOW, WHERE THE DIRECTIVE IS**

**IF I DIE — FIRST THREE PRACTICAL STEPS (CALL X, FIND THE WILL AT Y, DON'T RUSH Z), AND WHO EXECUTES**

**MONEY IN MONTH ONE — WHICH ACCOUNT PAYS THE BILLS, WHAT'S ON AUTOPAY, WHAT CAN WAIT**

# Final wishes & the letter.

Not legally binding — that's the will's job — but this is the page that settles arguments before they start.

## PREFERENCES

| | |
|---|---|
| **Burial / cremation / donation — and where** | |
| **Service — kind, tone, music, who speaks** | |
| **Prepaid arrangements / plot — details & location** | |
| **Specific items → specific people (the small things)** | |

## THE LETTER — WHAT I WANT THE PEOPLE I LOVE TO KNOW. NOT LOGISTICS; THE OTHER THING.

# The master index.

Check off what's filled, and date each year's review. An outdated binder is almost as dangerous as none.



**ANNUAL REVIEW** Every January: 30 minutes, this index, a pencil. Yearly dates: ____ · ____ · ____ · ____

# More accounts.

Overflow cards — more banks, CDs, HSAs, 529s, business accounts. Copy or print this page as life accumulates.

**INSTITUTION** ______________________________

ACCOUNT TYPE ______________ LAST 4 DIGITS ______________

IN WHOSE NAME ______________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**INSTITUTION** ______________________________

ACCOUNT TYPE ______________ LAST 4 DIGITS ______________

IN WHOSE NAME ______________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**INSTITUTION** ______________________________

ACCOUNT TYPE ______________ LAST 4 DIGITS ______________

IN WHOSE NAME ______________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**INSTITUTION** ______________________________

ACCOUNT TYPE ______________ LAST 4 DIGITS ______________

IN WHOSE NAME ______________ ONLINE ACCESS HINT (WHERE CREDENTIALS LIVE)

**ACCOUNTS I CLOSED BUT STATEMENTS STILL EXIST FOR** ______________

# Medical one-pager — next person.

Same page, next family member. Print one per person in the household.

**NAME** ______________________

**DATE OF BIRTH** ______________________

**BLOOD TYPE** ______________________

**CONDITIONS** ______________________

**ALLERGIES (DRUGS, FOOD)** ______________________

**CURRENT MEDICATIONS — NAME, DOSE, PRESCRIBER**

______________________

______________________

______________________

______________________

______________________

______________________

______________________

______________________

**DOCTORS** ______________________

**PRIMARY CARE / PHONE** ______________________

**SPECIALISTS / PHONE** ______________________

**PHARMACY** ______________________

**HEALTH INSURANCE + MEMBER ID LOCATION** ______________________

# Subscriptions someone should cancel.

The quiet monthly drains — streaming, apps, memberships, storage units, domains. In a crisis these bill for months before anyone notices. List them all; mark the ones that should die first.

| SERVICE | $ / MONTH | BILLED TO | CANCEL FIRST? |
|---|---|---|---|
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |
| | | | ☐ |

**ANNUAL RENEWALS THAT SURPRISE US — AND THEIR MONTHS** ____________________

# The blank registry: ______________

For whatever this binder didn't print — storage units, firearms, collections, a business, aging-parent documents you hold. Same rule: where it is, not what's in it.

ITEM ______________________________

EXACT LOCATION ______________ WHO TO CONTACT ______________

NOTES ______________________________

ITEM ______________________________

EXACT LOCATION ______________ WHO TO CONTACT ______________

NOTES ______________________________

ITEM ______________________________

EXACT LOCATION ______________ WHO TO CONTACT ______________

NOTES ______________________________

ITEM ______________________________

EXACT LOCATION ______________ WHO TO CONTACT ______________

NOTES ______________________________

THE ADULTING VAULT

# Love is also logistics.
# This binder is both.

**EMERGENCY BINDER**

EVERYTHING THEY FORGOT TO TELL YOU