



Lifelong Money Management Tips — Getting Organized

It's never too late to get your financial records organized. Here are some tips to help you sort through all the records.

Keep a home file to maximize the efficiency of your financial records. Items should include:

- Information on credit cards, debit cards, checking accounts, savings accounts, and copies of contracts
- Copies of insurance policies
- Information on home mortgages, land, and other property
- Information on motor vehicles and driver's licenses
- Copies of birth, marriage, death, divorce, and citizenship papers
- Copy of will, last instructions, and safe deposit box keys
- Tax records for the last six years
- Records of pension plans, education, health records, and employment
- Current household inventory. List everything you own, how much it costs, and approximately how old it is. Add pictures of room/major items and keep receipts
- Copies of all warranties and guarantees

Keep a safe deposit box for financial records that are difficult, costly, or impossible to replace. Items should include:

- Birth, death, marriage, divorce, adoption, and citizenship papers
- Deeds to property
- Titles to motor vehicles
- Stock and bond certificates
- U.S. savings bonds
- Important contracts
- Military discharge and veteran papers
- Patents and copyrights
- Important disks or CDs
- Negatives or the actual pictures of your home inventory