

Financial and Legal Documentation

Use this section to record information on your **key accounts**, including but not limited to:

- Housing payments;
- Other financial obligations (e.g., utility bills, credit/debit card accounts, receipts from child support payments);
- Financial accounts (e.g., checking, savings, or retirement accounts);
- Insurance policies;
- Sources of income;
- Tax statements; and
- Estate planning.



This financial information is important because it can help you to:

- Identify your financial records and responsibilities (you may need to show proof of income when you apply for disaster assistance);
- Re-establish your financial accounts if checks are destroyed or your regular online access methods are not working or inaccessible;
- Maintain payments and credit;
- Be able to speak to companies and individuals who can help you to start recovery (e.g., contacting your insurance company to discuss damages and repairs, contacting utilities regarding outages and solutions); and
- Apply for FEMA disaster assistance, if eligible (along with the material contained in the **Household Identification** section).

Important Reminder

In the event of an emergency or disaster, you are still responsible for paying your mortgage regardless of the condition of your house or whether you can live in it. You are also responsible for paying your credit card bills. If you do not pay your bills, this can negatively affect your credit at a time when you need credit the most.

If an emergency or disaster causes you to lose income and you are unable to pay your bills, we recommend that you call your credit card issuers as soon as possible and explain your situation. Many card issuers will work with you to create a schedule that works for your personal situation in times of emergency. For more information on the impact of natural disasters on banking, visit:

www.fdic.gov/news/disaster/consumers.html

Type of Document	Have	N/A	Date Added/ Updated	Tips and Links
HOUSING PAYMENTS				
Lease or rental agreement				You may require proof of housing/rental to receive Federal disaster assistance. If you need a copy of your lease or rental agreement, ask your property owner for a copy.
Mortgage or real estate deeds of trust				You may require proof of home ownership to receive Federal disaster assistance. If you need a copy of your mortgage or deed of trust, contact your lending institution. Note: You must continue to pay your mortgage even if a disaster destroys your home or makes it uninhabitable. Failure to pay your mortgage could put your loan in default, which could result in foreclosure.
Second mortgage/private mortgage insurance				Include documentation of all mortgages on your home.
Home equity line of credit				Include copies of other loans or financial responsibilities tied to your home.
OTHER PAYMENTS/FINANCIAL OBLIGATIONS				
Include statements from all your accounts. These documents will include the name of the financial institution, the name of the account holder, the account number, and contact phone numbers.				
Utility bills (e.g., electric, water, gas)				If you do not have a copy of your lease, having proof of utility payments is very important for showing proof of residence.
Loan payments for vehicles				Include a copy of the loan agreement.
Credit card #1				
Credit card #2				Include the account number, routing number, verification codes, and phone numbers to report lost or stolen cards.
Credit card #3				
Student loan				Include a copy of the loan agreement.
Alimony payments				Include a copy of the payment agreement.
Child support payments				Include a copy of the payment agreement and any check stubs or receipts of payments.
Elder care facilities				Include a copy of the payment agreement.
Automatic payments (e.g., gym memberships)				Include a copy of the payment agreement.
Other				
FINANCIAL ACCOUNTS/OTHER ASSETS				
Bank/credit union/debit card/prepaid debit statements				Many people do most of their banking and other financial business online. If you bank electronically, download electronic copies of your account statements on a removable

	Have	N/A	Date Added/ Updated	Tips and Links
Retirement accounts (401K, Thrift Savings Plan, Individual Retirement Account (IRA))				flash or external hard drive every few months. You can also print and store hard copies of account statements on a regular basis (e.g., every three months). The main goal of this is to keep proof that you have an account, your account number, and the institution's contact information.
Investment accounts (e.g., stocks, bonds, mutual funds)				
Vehicle registration/ownership papers				If you do not have your car ownership papers, you should be able to get a re-issued vehicle title or registration from your local Department of Motor Vehicles.
Other				
Property/homeowners/renters insurance (including riders)				
Copies of photos of property and contents (including photos of any valuable items that are separately covered)				Call the claims numbers on your insurance policies to verify that the policy numbers are correct. Retain a copy of the claims call number with your records. Many insurance policies are not active until 30 days after you sign the paperwork. Review your policies' coverage to be sure they are still enough to support you and your family. For more tips on how to insure your home, visit: http://www.usa.gov/property-insurance .
Auto insurance				
Life insurance				
Professional appraisals of personal property				
Pet insurance				
Flood insurance				Floods are the nation's most common natural disaster. Flood damage is rarely covered under your homeowners or renters insurance. To learn more about coverage options, contact your agent, call the NFIP Help Center at 1-800-427-4661, or visit www.floodsmart.gov .
Funeral insurance				
Other				
Recent pay stubs for all sources of income				Consider including one or two recent pay stubs for reference.
Government benefits (e.g., Social Security, Temporary Assistance for Needy Families, Veterans benefits)				Having proof of your income sources will be important if an emergency interrupts your income. To learn more about government benefits, grants, and financial aid and to obtain any needed documentation, visit: www.benefits.gov . If you receive paper checks for any of your Federal benefits, consider signing up for automatic benefits through Go Direct (http://www.fiscal.treasury.gov/GoDirect/).

Checklist of Important Documents: Financial Information

Type of Document	Have	N/A	Date Added/ Updated	Tips and Links
Alimony income				
Child support income				
Rewards accounts (e.g., frequent flyer programs, hotel rewards)				
Other				
TAX STATEMENTS				
Previous year's tax returns (Federal, state, and/or local)				You may need tax returns from the previous three years to apply for some new loans. Check whether you are eligible for income-based assistance. Tax experts also recommend keeping all tax returns and records for seven years.
Property tax statement				
Personal property tax (e.g., car tax)				
ESTATE PLANNING				
Will/Trust				A will is a legal document that specifies who will receive your property after your death. A trust holds the property transferred to it and you can give it to a trusted loved one before your death. These documents can help reduce family conflicts, legal time, and financial costs during the stressful time of losing a loved one. Most financial planners can help you create a will or trust, or you can contact a local legal aid office for help. Remember to file a living will and advance directive with hospitals and primary care doctors.
Power(s) of attorney (personal/property)				Giving someone "power of attorney" allows another person to act on your behalf. This person does not need to be an attorney to give them power of attorney. You can give someone complete authority or authority that is limited to certain acts and/or certain periods of time. This is a legal document that a lawyer should write and review.
Other				

Financial Account Information

Note: Safeguard your documents by keeping an **extra copy** in a safe place that you can access if your main copy is damaged or misplaced.

FINANCIAL ACCOUNT INFORMATION (BANKS, CREDIT UNIONS, RETIREMENT ACCOUNTS) #1

Name of Institution:	Type of Account:
Last Four Digits of Account Number:	
Institution Phone Number:	Website:

FINANCIAL ACCOUNT INFORMATION (BANKS, CREDIT UNIONS, RETIREMENT ACCOUNTS) #2

Name of Institution:	Type of Account:
Last Four Digits of Account Number:	
Institution Phone Number:	Website:

CREDIT/DEBIT CARD INFORMATION #1

Card Type (e.g., MasterCard, Visa, American Express):	
Issuer of the Card:	
Card Cancellation Phone Number:	Website:

CREDIT/DEBIT CARD INFORMATION #2

Card Type (e.g., MasterCard, Visa, American Express):	
Issuer of the Card:	
Card Cancellation Phone Number:	Website:

INSURANCE POLICIES #1

Firm/Institution Name:		Name of Policy Holder:	
Policy Number:		Claims Phone Number:	
Type of Policy:	Value:	Coverage Period:	
Website:			

INSURANCE POLICIES #2

Firm/Institution Name:		Name of Policy Holder:	
Policy Number:		Claims Phone Number:	
Type of Policy:	Value:	Coverage Period:	
Website:			

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments) #1

Payee:	Account/Policy Number:
Name of Account Holder:	
Payment Amount:	Due Dates:
Date of Final Payment (if applicable):	Website:

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments) #2

Payee:	Account/Policy Number:
Name of Account Holder:	
Payment Amount:	Due Dates:
Date of Final Payment (if applicable):	Website:

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments) #3

Payee:	Account/Policy Number:
Name of Account Holder:	
Payment Amount:	Due Dates:
Date of Final Payment (if applicable):	Website: