

BEING PREPARED FOR THE UNEXPECTED

Helping others survive in your absence...

GOALS

After this presentation, you will:

**Understand the importance of having written procedures for your job duties

**Have a plan to create your job duties binder

**Understand the importance of having a household emergency binder

**Have a plan to create your household emergency binder

WHO'S GONNA FILL YOUR SHOES???

Who is doing your job at school
while you are at this conference?

*Substitute, Co-worker, **your Boss,*** 
or no one?

What kind of preparation did you do to prepare your replacement for the day?

Notes, schedule for the day, wish them good luck as you ran out the door?



What duties do you have on a daily, weekly, monthly, yearly basis? Are they written down ANYWHERE? How will someone know what needs to be done to keep the peace and tranquility going?



These are just some of the reasons why it is important to create a Procedures Manual for your job.

No one will do your job the way you do your job.

But,

how will they even know where to begin?

STEP ONE: WRITE IT DOWN!

A Procedure Manual sounds overwhelming and BORING!

Start with the simple step of writing down what you are doing each day. Google Docs would be the PERFECT tool to use to do this!

Share your document with at least one other person, otherwise it's not going to work if no one has access to it!

STEP TWO: KEEP WORKING ON STEP ONE!

This is going to be a work in progress!

Rome wasn't built in a day, so this won't be either!

Start with the daily tasks that you complete, then add the weekly, monthly, quarterly, annual items as you go.

CREATE A "HOW TO" VIDEO!

Using a platform such as Google Meet, make a video of your screen while you are doing a task that it might be easier to explain while showing how it is done.

Sometimes, writing down the steps it would take to a complete a task would take longer than telling someone how to do the task.

Create a meeting, share your screen, record the screen along with your vocal instructions of how to complete the task.

STEP THREE: UPDATE AS NEEDED

Remember to review your Document and add new duties as they come about.

Don't forget to revise your Document when you change the way you do things.

HOUSEHOLD EMERGENCY BINDER

Here's why you need an Emergency Preparedness Binder, what to include in an Emergency Binder, and how to set up your own In Case of Emergency Binder so that you're prepared.

Resource: [TheSavvySparrow.com](https://www.thesavvysparrow.com) as found on Pinterest

WHAT IF?

What if I had died? What would my husband do?

What if, God forbid, my husband and I both die?

Morbid, I know...

All it takes is an extended stay in the ICU for you to look at life differently. Or the illness or death of a close friend or relative.

For our family, my passing would mean a HUGE amount of STRESS for my husband.

I manage

every

single

penny

of our finances....

By myself.

My husband can't tell you the name of our mortgage company, or the password to our online bank account.

He couldn't tell you what day our electricity payment is drafted, or the average monthly total for our water bill.

He couldn't tell you what company our homeowner's insurance is with, or how to access our stock account.

If I died, he would be LOST.

And I bet that's how it is for most families. Where only one person takes care of the day-to-day stuff like that.

Maybe in your family, you're the clueless one. Maybe your husband handles ALL of the bills and accounts, and you're blissfully unaware of your family's financial state.

If that's the case, then what would YOU do if your husband fell into a coma? Or had a heart attack? Or died in a car accident?

The loss of a family member can be stressful enough, without having to worry about begging and pleading with companies to give you passwords and account access without you being listed as an authorized user.

And without you worrying about a surprise payment being drafted out of your checking account.

"What if?"



BINDER

PREPARING FOR THE *unexpected*

THE “WHAT IF?” BINDER

Which is basically a cutes-y way of saying “In Case of Emergency” Binder, instead of “Death” Binder or “Our House Was Destroyed by a Tornado” Binder.

If you want to work on your emergency preparedness, too, then here are some “best tips” for how to create an Emergency Binder...

But first,

WHAT IS AN EMERGENCY BINDER?

An Emergency Binder is a collection of important information and documents that is readily available in case of a natural disaster, family death, or a medical emergency that deems a household head incapable of performing household management duties.

An Emergency Binder should at the very least include personal information for everyone in your family, financial account information including auto-pay and pending transactions, usernames and passwords for online accounts, emergency contacts, and legal documents (or instructions for where to find legal documents).

Beyond that, your Emergency Binder can also include final wishes and funeral preferences, letters to loved ones, USB drives of family photos, etc.

WHY DO I NEED AN EMERGENCY BINDER?

An Emergency Binder can make an already stressful event a little bit easier to bare.

Ready.gov, The Department of Homeland Security's site dedicated to Disasters and Emergencies, says that

having access to personal financial, insurance, medical, and other records is crucial for starting the recovery process quickly and efficiently.

No, an Emergency Binder won't help you grieve the loss of a loved one, or the destruction of the home where you raised your children.

But, it will help to alleviate the mountain of stress that comes in the aftermath of an emergency.

An Emergency Binder can be used to:

- Quickly find important documents for insurance claims
- Store or give locations of legal documents like social security cards, birth certificates, and wills
- Give surviving family members access to financial accounts
- Keep a record of important user names and passwords
- Let loved ones know of funeral preferences and final wishes

But most of all, it's a way to look after your loved ones if you aren't able to by lessening the burden of arranging for necessities.

HOW TO CREATE AN EMERGENCY BINDER

To create an In Case of Emergency Binder, you can:

- Scan in all documents and save to a USB drive with separate digital files for personal info, medical info, insurance policies, online account log-in info, etc.
- Create a FREE Google Drive with all necessary information and share the username and password with your estate manager or a family member
- Write down all necessary information and store in a 3-ring binder with separate dividers for each category
- Use the free tools provided by Ready.gov, like the fillable [Family Emergency Communication Plan PDF](#)
- Purchase a PDF version of an Emergency Binder that you simply print out and fill-in with all necessary information

WHAT TO INCLUDE IN AN EMERGENCY BINDER

Your Emergency Binder should include everything you would need to restart your life after a natural disaster, or everything your family should need if your household manager were to pass away or have a medical emergency.

However, with such a wealth of information, it's important to have a good organizational system in place so that key documents can be found quickly.

Here is a checklist of important details and documents to include in your Emergency Binder, separated by category:

1. PERSONAL INFORMATION FOR ALL IMMEDIATE FAMILY MEMBERS AND PETS

- Basic contact information such as full name, address, phone number
- Birthday
- Social security number
- Driver's License or ID # (if applicable)
- Email address
- Identifying marks such as tattoos, birthmarks, etc.
- Height, weight, eye and hair colors
- Basic medical information including primary doctor's name and contact info, allergies, current medications, prior hospitalizations
- Employer information including name and contact info
- School information for children including name of school, grade, and school contact info
- Space to attach a current photo
- Pet information including microchip number, vet information, vaccination record, food type and feeding schedule, etc.

2. MEDICAL INFORMATION

- At-a-glance Medical Summary information for each family member including blood type, medical conditions and treatments or medication for each condition, current medications with doses, allergies including reactions and treatment
- Emergency medical information at-a-glance including preferred hospital, primary and secondary health insurance policy information, and 2 emergency contacts
- Medical contacts including primary doctor, dentist, specialists, and pharmacy
- Health insurance details including carrier, plan information, deductible, and a brief summary of benefits
- Prescription insurance details
- Vaccination records for each family member
- Family medical history

3. INSURANCE INFORMATION

You should have insurance information including company names, policy numbers, and agent names and contact info for each of the following:

- All vehicles
- Home and/or Renter's Insurance
- Boats and other assets

In the event of a natural disaster or fire, you should also have a home inventory list in your Emergency Binder with the following information for any valuables:

- Item description
- Date of purchase
- Purchase price
- Serial # or Model
- Location of the item in your home
- Receipt or photo for the item if available

In addition, you should have the following information available for your medical insurance and life insurance:

- Medical insurance documents
 - Insurance cards for each family member
 - A summary of coverage information including co-pays, deductibles, limits, etc.
 - Preferred doctors and hospitals
- Life insurance documents
 - Copy of life insurance policy including company, agent name, and policy number
 - Benefit amount
 - Name and contact info for beneficiary

4. EMERGENCY CONTACTS

Include name, address, and phone numbers for the following medical and professional emergency contacts:

- Primary Doctor
- Pediatrician
- Dentist
- Veterinarian (if you have pets)
- Preferred hospital
- Lawyer (if your will and/or trust documents are on file with one)
- Accountant
- Banker

In addition, it's important to leave contact information for those family and friends that will need to be contacted in the event of an emergency. You should include the following for each of your personal contacts in your Emergency Binder as well:

- Name
- Address
- Phone number
- Email address
- Relationship to you
- Instructions for how you wish for that person to be contacted including any final letters that you have prepared for that person, etc.

5. HOUSEHOLD EXPENSES

This section is mainly for surviving spouses that do not have experience in dealing with the household expense accounts. Separate each expense by category:

- Mortgage or Rent
- Electricity
- Water
- Gas
- TV
- Internet
- Cell Phone
- Car Loan(s)
- Any other recurring monthly expenses like Netflix, Hulu, etc
- Car Insurance
- Home or Renter's Insurance
- Health Insurance
- Life Insurance

Then, for each expense item include important details that your family would need to know to continue to successfully manage the finances including:

- Company Name
- Account Number
- Payment Address
- Monthly Due Date for payments
- Average Monthly Expense
- Website, username, and password for online account
- Whether or not auto-pay is set up for that account, and if so, the date of the bank draft

It may also be helpful to include a “Monthly Expenses at a Glance” page in this section to serve as a quick reference guide.

UTILITIES EXPENSES

ELECTRIC

company _____ acct # _____
payment address _____ state _____ zip _____
city _____
notes _____

ONLINE ACCOUNT LOG IN

website _____ password _____
username _____

AUTOMATIC PAYMENT SET UP? Yes No

DUE DATE

Day of Month

WATER

company _____ acct # _____
payment address _____ state _____ zip _____
city _____
notes _____

ONLINE ACCOUNT LOG IN

website _____ password _____
username _____

AUTOMATIC PAYMENT SET UP? Yes No

DUE DATE

Day of Month

GAS

company _____ acct # _____
payment address _____ state _____ zip _____
city _____
notes _____

ONLINE ACCOUNT LOG IN

website _____ password _____
username _____

AUTOMATIC PAYMENT SET UP? Yes No

DUE DATE

Day of Month

6. USERNAMES AND PASSWORDS

In today's digital world, so many of our affairs are handled online. It's important to leave a list of usernames and passwords for ALL websites that your surviving spouse or children may need to access after your death.

Plus, you should include passwords and codes for the following in your Emergency Binder:

- All family cell phones
- Social media accounts (Facebook, Twitter, Instagram, Pinterest, LinkedIn, etc)
- Home security system
- Home safe
- All home computers
- Home wi-fi

It can also be helpful to include a list of common security questions and answers, such as the name of your high school, the name of your first pet, the make of your first car...

Questions that are commonly used to verify access to online accounts.

7. FINANCIAL ACCOUNT INFORMATION

It's crucial that surviving spouses have access to all financial accounts to be able to easily assume the financial manager role for the family.

It's stressful enough to grieve the loss or illness of a family member, without also having to worry about a credit score reduction because of missed payments.

Here are some important financial details to include in your Emergency Binder:

- Bank name, phone number, and account numbers
- Debit card numbers and PIN numbers
- Online banking log-in information including website URL, username, and password
- Stock account information including brokerage name and contact info, account number, and online log-in information
- Information on retirement accounts and other investments
- Credit Card Information including card name, account number, due date, and online account log-in information

8. FINAL PREPARATIONS

This is where you can outline your final wishes regarding your burial or cremation, funeral arrangements, obituary, etc. You can also designate family members and friends that you would like to perform special duties at your funeral.

In this section of your Emergency Binder, you should also include instructions for accessing Wills, Advanced Healthcare Directives, and Power of Attorney documents.

9. IMPORTANT DOCUMENTS FOR YOUR EMERGENCY BINDER

It's amazing how much paperwork a person can amass in a lifetime. Besides the obvious legal documents like social security cards, birth certificates, passports, and marriage certificates, you also need to include other documents that you may not think about in the event of an emergency.

Include things like:

- Pet vaccination records
- Military service records
- Vehicle titles
- Cemetery deeds
- Stock certificates
- School diplomas
- College transcripts
- Receipts for valuables

And, if you don't want to include the actual documents themselves in your Emergency Binder, then leave detailed notes for where and how to access each important document.

WHERE TO STORE YOUR FAMILY EMERGENCY BINDER

Your finished Emergency Binder will include a TON of personal and sensitive information, so it's important to store it in a safe place.

To protect your binder, it is best to store it in a home safe or document storage box that is fireproof and waterproof OR a bank security deposit box.

If setting up a USB device with all emergency preparedness documents, you can give the USB to a trusted family member, or keep it in a home safe or bank security deposit box.

*Note - If you keep your Emergency Binder somewhere that requires a key or a security code, be sure to give those details to a spouse AND another trusted family member. That way, loved ones can access your information in the event of an emergency.

SAMPLES OF BINDERS

There are numerous ideas on the internet, especially on Pinterest. There is no need to reinvent the wheel!

Following are some samples that I found on Pinterest.

Items to Include in an Emergency Binder

- 
- Medical Insurance Information**
 - Homeowner's Insurance Information**
 - Vehicle Insurance Information**
 - Will/ Other Legal Documents**
 - Important Keepsakes**
 - Photos on cds, dvds, jump drive, etc.**
 - Birth Certificates**
 - Social Security Cards**
 - Passports**
 - Mortgage Account Numbers**
 - Utility Account Numbers**
 - Bank Account Numbers**
 - 401K/ IRA Numbers**
 - Credit Card Numbers**
 - Vehicle Titles**

our
FAMILY
BINDER

EMERGENCY

FAMILY MEMBER NAMES & DOB:

FAMILY MEETING PLACE: _____
(sudden emergency)

FAMILY MEETING PLACE: _____
(our neighborhood)

FAMILY MEETING PLACE: _____
(regional if we can't get home)

OUT OF TOWN CONTACT:

NAME: _____
PHONE #: _____
EMAIL: _____

FIRE DEPT: _____

POLICE: _____

AMBULANCE: _____

POISON CONTROL: _____

DOCTOR: _____

HOSPITAL: _____

DENTIST: _____

VETERNARIAN/KENNEL: _____

HEALTH

HEALTH INSURANCE PROVIDER: _____

POLICY NUMBER: _____

MAILING ADDRESS: _____

PHONE NUMBER: _____

PRIMARY CARE DOCTOR: _____

ADDRESS: _____

PHONE NUMBER: _____

PEDIATRICIAN: _____

ADDRESS: _____

PHONE NUMBER: _____

OB/GYN: _____

ADDRESS: _____

PHONE NUMBER: _____

DENTAL INSURANCE PROVIDER: _____

POLICY NUMBER: _____

MAILING ADDRESS: _____

PHONE NUMBER: _____

DENTIST: _____

ADDRESS: _____

PHONE NUMBER: _____

INSURANCE

AUTO PROVIDER: _____

POLICY NUMBER: _____

MAILING ADDRESS: _____

AGENT: _____

PHONE NUMBER: _____

LIFE PROVIDER: _____

POLICY NUMBER: _____

MAILING ADDRESS: _____

AGENT: _____

PHONE NUMBER: _____

HOMEOWNERS PROVIDER: _____

POLICY NUMBER: _____

MAILING ADDRESS: _____

AGENT: _____

PHONE NUMBER: _____

OTHER PROVIDER: _____

POLICY NUMBER: _____

MAILING ADDRESS: _____

AGENT: _____

PHONE NUMBER: _____

SAFETY

- SMOKE ALARMS - one in every room/floor _____
- CARBON MONOXIDE DETECTORS- one on every floor _____
- FIRE EXTINGUISHERS - one on every floor _____
- ALARM SYSTEM -know how to use it _____
- LIGHTBULBS - replace and have extras on hand _____
- ELECTRICAL OUTLETS - not overloaded _____
- ELECTRICAL CORDS - no fraying _____
- WINDOWS- open easily from the inside _____
- WATER HEATER- check on annual basis _____
- 72 HOUR KITS - one for every family member _____
- PRESCRIPTION MEDICATION -extra meds on hand _____
- FAMILY EMERGENCY PLAN - plan and practice _____
- FAMILY BINDER - all important documents _____
- FIRST AID KIT - complete kit & have a designated place _____
- EXTRA KEYS TO NEIGHBORS/FRIENDS _____
- EMERGENCY PHONE #'S - keep up to date & visible _____

SCHOOL

SCHOOL NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

PRINCIPAL: _____

NURSE: _____

BUS #: _____

BUS DRIVER: _____

BUS PHONE NUMBER: _____

CHILD NAME: _____

TEACHER: _____

CLASSROOM: _____

ROOM NUMBER: _____

CHILD NAME: _____

TEACHER: _____

CLASSROOM: _____

ROOM NUMBER: _____

CHILD NAME: _____

TEACHER: _____

CLASSROOM: _____

ROOM NUMBER: _____

RETIREMENT

401K: _____

ACCOUNT NUMBER: _____

MAILING ADDRESS: _____

PROVIDER: _____

PHONE NUMBER: _____

LIFE INSURANCE: _____

POLICY NUMBER: _____

MAILING ADDRESS: _____

AGENT: _____

PHONE NUMBER: _____

IRA: _____

ACCOUNT NUMBER: _____

MAILING ADDRESS: _____

BROKER: _____

PHONE NUMBER: _____

SAVINGS ACCOUNT: _____

ACCOUNT NUMBER: _____

MAILING ADDRESS: _____

PHONE NUMBER: _____

UTILITIES

CABLE: _____

Account Number: _____

Phone Number: _____

GAS: _____

Account Number: _____

Phone Number: _____

HOUSEKEEPING: _____

Account Number: _____

Phone Number: _____

INTERNET: _____

Account Number: _____

Phone Number: _____

LAWNCARE: _____

Account Number: _____

Phone Number: _____

PHONE: _____

Account Number: _____

Phone Number: _____

TRASH: _____

Account Number: _____

Phone Number: _____

WATER: _____

Account Number: _____

Phone Number: _____

BABYSITTER

EMERGENCY: CALL 911

PARENTS' NAMES: _____

ADDRESS: _____

DAD CELL PHONE NUMBER: _____

MOM CELL PHONE NUMBER: _____

EMERGENCY CONTACT: _____

CONTACT PHONE NUMBER: _____

BUS PHONE NUMBER: _____

CHILD NAME: _____

AGE: _____

CHILD NAME: _____

AGE: _____

CHILD NAME: _____

AGE: _____

MEALS: _____	RULES: _____
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_____	_____
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_____	_____
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_____	_____
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BEDTIME ROUTINE: _____	NOTES: _____
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_____	_____
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_____	_____
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_____	_____
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