



by Karen Stephens

Worst-Case Scenarios: Planning and Family Records Ensure Children's Security

The last things a parent wants to think about is worst-case scenarios. But they are a fact of life. Accidents or disasters that lead to a parent's disability, incapacity, or death do happen. If such scenarios aren't planned for in advance, children's future security can be in jeopardy.

For "worst-case scenarios," you'll need bill payment as well as income management. You'll need to guide decisions to be made regarding your medical treatment, property dispersal, and how your children will be parented, housed, and schooled. All those things are awfully tough to discuss, but it's important that significant family members know of your resources and wishes.

Listed below are important family records to maintain. For items that require legal verification, see a family lawyer. For legal agreements and items that would be very hard to replace, obtain a safe deposit box for secure storage and convenient access.

Items are listed in alphabetical order, not order of importance. And not all will apply to your family. After you scan the list, select the items of highest priority to your children's welfare and begin securing your records and plans accordingly. After you organize your records, verbally and in writing inform your lawyer, significant family member, or trusted friend of their whereabouts.

Family Records (keep safe and updated)

Document or Item	Location
• Adoption records _____	
• Auto title, registration, and insurance _____	
• Bank accounts: checking and savings _____	
• Bank deposit box location and key location _____	
• Birth certificates for immediate family members _____	
• Business ownership records, including equipment ownership papers _____	
• Cemetery plot or mausoleum purchase _____	
• Child custody agreements or plans _____	
• Contracts of employment disability or death benefits _____	
• Credit cards (photocopy each front and back) _____	
• Death certificates for immediate family members _____	
• Deeds to all real estate or property _____	
• Diplomas verifying education _____	
• Divorce decree _____	
• Driver license _____	

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- Employment contracts _____
- Foster care records _____
- Genealogical records _____
- Genetic counseling records _____
- Health records, including immunizations and dental records _____
- Home schooling approval records _____
- Home mortgage or rental agreements _____
- Hospital care and release records _____
- Household inventory of valuables (preferably with serial numbers, when appropriate, and value) _____
- Household utility contacts for gas, power, water, garbage service _____
- Immigration records, including “green card” documentation _____
- Insurance policies: life, health, property, elder-care (nursing home) _____
- Internal Revenue Service tax forms for the past seven years _____
- Last wishes for funeral/memorial or burial/cremation services _____
- Legal settlements, such as lawsuit outcomes _____
- Living will _____
- Marriage license _____
- Medicaid paperwork _____
- Medicare paperwork (for older parents or grandparents raising grandchildren) _____
- Medical testing records, such as X-rays, MRIs _____
- Military service and discharge records _____
- Passports for immediate family members _____
- Police reports or criminal justice records, if applicable _____
- Powers of Attorney for health and finances _____
- Professional licenses _____
- Property will _____
- Retirement benefit papers _____
- Social security card _____
- Stock, bond, or other investment certificates _____
- Will for property and estate plan _____
- Other _____

During family emergencies children are at their most vulnerable. Plan now so children can be granted a bit more security, even in times of unpredictable trauma and strife.

About the Author — Karen Stephens is director of Illinois State University Child Care Center and instructor in child development for the ISU Family and Consumer Sciences Department. For nine years she wrote a weekly parenting column in her local newspaper. Karen has authored early care and education books and is a frequent contributor to *Exchange*.