BONUS 04 / 05 · LIFE ADMIN

THE LIFE ADMIN ORGANIZER™

Know where everything is, what's expiring, and who to call, without writing down a single password.

USE IT TO

01
Know where every document is kept

02
Catch renewals before they lapse

03
Leave a trusted person a map, not your passwords

WHAT'S INSIDE

12 pages · fillable PDF · print-friendly US Letter

01	Start here & privacy rules	02	Document inventory (2 pp.)
03	Expiration & renewal tracker	04	Insurance overview
05	Subscriptions & memberships	06	Admin contacts directory
07	Recurring responsibilities	08	Annual review & life events
09	If I'm unavailable	10	Notes, sources & limits

Keep this organizer somewhere private and secure.

START HERE

SET UP ONCE · REVIEW YEARLY

A MAP OF YOUR PAPERWORK.

Write down where things are. Never what unlocks them.

NEVER WRITE THESE IN THIS ORGANIZER

No passwords or PINs. No security-question answers. No full Social Security numbers. No full account, card or policy numbers.

This organizer records **where** things are and **who** to contact, never the secrets themselves. Where a number helps you tell accounts apart, write the **last 4 digits only**.

If this book is lost, it should tell a stranger nothing they could use to get into an account.

WHY

The FTC advises keeping financial records, Social Security and Medicare cards, and other documents with personal or financial information in a safe place. Before giving out your Social Security number, ask: "Can you use just the last four digits of my Social Security number?"

Ready.gov suggests storing important documents in a safety deposit box, on an external drive or in the cloud, so they're easy to reach in a disaster.

01
List what you have
Go through the document inventory (pp.3–4). Tick what you have and write where the original and any copy are kept.

02
Track the dates
Copy every expiry and renewal onto the tracker (p.5). Add insurance (p.6) and subscriptions (p.7).

03
Set the rhythm
Tick the months for recurring tasks (p.9). Review once a year and after any big life event (p.10).

04
Leave a map
Fill in "If I'm unavailable" (p.11) and tell one trusted person where this organizer is kept.

WHERE THE FIELD MANUAL HELPS

Health insurance: Guide 19, pp.85–89. **Medical bills**: Guide 20, pp.90–94. **Important documents**: Guide 21, pp.95–99 (document locator p.99). **Contracts**: Guide 22, pp.100–104. **Identity theft & scams**: Guide 23, pp.105–109. **Personal admin systems**: Guide 24, pp.110–114 (weekly admin dashboard p.114). This organizer is the long-term, household-wide record. The Field Manual pages handle a single task.

THIS ORGANIZER BELONGS TO _____ STARTED ON _____

Sources on p.12. General information only: this organizer is not a will, power of attorney or other legal document.

DOCUMENT INVENTORY

UPDATE AS NEEDED

WHERE IT IS, AND WHERE THE COPY IS. (1 OF 2)

Tick what you have. Write the location (“fire box, hall closet” or “cloud folder: Docs/ID”), never the document number.

IDENTITY & VITAL RECORDS

DOCUMENT	HAVE IT	ORIGINAL STORED AT	COPY / DIGITAL COPY AT	EXPIRES	NOTES
Birth certificate	☐				
Social Security card (location only)	☐				
Passport / passport card	☐				
Driver's license / state ID	☐				
Marriage / divorce papers	☐				
Citizenship / immigration papers	☐				
Military records	☐				
	☐				

HOME & VEHICLES

DOCUMENT	HAVE IT	ORIGINAL STORED AT	COPY / DIGITAL COPY AT	EXPIRES	NOTES
Lease or deed	☐				
Mortgage / rental agreement	☐				
Vehicle title(s)	☐				
Vehicle registration	☐				
Home / renters insurance policy	☐				
	☐				

DOCUMENT INVENTORY

UPDATE AS NEEDED

WHERE IT IS, AND WHERE THE COPY IS. (2 OF 2)

MONEY & TAX

DOCUMENT	HAVE IT	ORIGINAL STORED AT	COPY / DIGITAL COPY AT	EXPIRES	NOTES
Tax returns & records	☐				
W-2s / 1099s	☐				
Bank & credit card statements	☐				
Retirement / investment statements	☐				
Loan documents	☐				
	☐				

HEALTH

DOCUMENT	HAVE IT	ORIGINAL STORED AT	COPY / DIGITAL COPY AT	EXPIRES	NOTES
Health insurance cards	☐				
Immunization records	☐				
Medication list	☐				
	☐				

LEGAL & PLANNING

DOCUMENT	HAVE IT	ORIGINAL STORED AT	COPY / DIGITAL COPY AT	EXPIRES	NOTES
Will	☐				
Power of attorney	☐				
Health care directive	☐				
Life insurance policy	☐				
	☐				

The IRS says to keep tax records for 3 years from the date you filed your original return in most situations, and for longer in some (see p.12). Shred documents with personal information before you throw them away (FTC).

EXPIRATION & RENEWAL TRACKER

UPDATE AS NEEDED

NOTHING EXPIRES BY SURPRISE.

Every document or account with an end date, in date order if you can. Copy the “start renewal by” dates into your calendar.

ITEM	WHOSE	EXPIRES	START RENEWAL BY	HOW TO RENEW (SITE / OFFICE)	DONE	NEW EXPIRY
					☐	
					☐	
					☐	
					☐	
					☐	
					☐	
					☐	
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					☐	
					☐	

Ideas: driver's licenses, passports, vehicle registration, professional licenses, insurance policies, leases, warranties, memberships, prescriptions. Renewal processing times vary, so check each agency's own website for current times and requirements and set your “start renewal by” date to match.

INSURANCE OVERVIEW

UPDATE AT RENEWAL

WHAT YOU'RE COVERED FOR.

One card per policy: who insures you, how to reach them, and where the actual policy lives.

HEALTH

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

AUTO

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

RENTERS / HOMEOWNERS

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

LIFE

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

DISABILITY

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

DENTAL / VISION

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

OTHER _____

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

OTHER _____

INSURER _____ NO. LAST 4 _____

CLAIMS PHONE _____ AGENT _____

RENEWS _____ PREMIUM $/PER _____

DEDUCTIBLE $ _____ DOCS KEPT AT _____

Your policy documents decide what is covered. This page is only a summary of where to find them. For health coverage details, use the Field Manual's Coverage Quick Card (p.89). Add premiums to the Money Snapshot's bill pages.

SUBSCRIPTIONS & MEMBERSHIPS

UPDATE AS NEEDED

WHAT RENEWS, AND HOW TO CANCEL.

The admin side of every subscription. Write the login email if it helps, but never the password.

SERVICE / MEMBERSHIP	ACCOUNT HOLDER / LOGIN EMAIL	PAID WITH (LAST 4)	RENEWS	AUTO-RENEW	HOW TO CANCEL	FREE TRIAL ENDS
				☐		
				☐		
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				☐		
				☐		

FREE TRIALS

The FTC warns: “If you don't cancel on time, you'll probably be charged.” Write the trial end date here the day you sign up.

COST LIVES ELSEWHERE

This page is about the admin: who holds the account, when it renews and how to cancel. The Money Snapshot's subscriptions page works out what they cost you per year.

ADMIN CONTACTS DIRECTORY

UPDATE AS NEEDED

WHO TO CALL ABOUT WHAT.

The people and organizations behind your paperwork, in one list.

ROLE	NAME / ORGANIZATION	PHONE	WEBSITE / PORTAL (NO LOGIN DETAILS)	NOTES
Employer / HR				
Bank / credit union				
Credit card issuer				
Tax preparer / accountant				
Attorney				
Insurance agent				
Primary care doctor				
Pharmacy				
Dentist				
Landlord / HOA / mortgage servicer				
Student loan servicer				
Retirement plan administrator				
School / childcare				
Veterinarian				

Emergency contacts (911, Poison Help, out-of-area contact, utilities) belong in the Emergency Ready Plan. This page is for everyday admin. To check that a phone number is genuine, find it on a card, statement or official website yourself, not in an unexpected message (Field Manual Guide 23).

RECURRING RESPONSIBILITIES

REUSABLE · PRINT EACH YEAR

THE ADMIN RHYTHM.

Monthly, quarterly and yearly jobs on one grid, so nothing depends on memory.

TASK	HOW OFTEN	J	F	M	A	M	J	J	A	S	O	N	D
Review bank & card statements for charges you don't recognize	Your choice	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Pay or check scheduled bills	Your choice	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Check subscriptions & free-trial end dates	Your choice	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Check your credit reports	Free weekly AnnualCreditReport.com	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
File or sort new paperwork	Your choice	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Back up phone & computer files	Your choice	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Check medical bills against insurer statements	Each bill FM GUIDE 20	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Gather tax documents	Each tax season	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Review insurance at renewal	At each renewal	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Review beneficiaries	Annual review	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Update this organizer	Annual review	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

How to use: tick the months you'll do each task, then tick off (or initial) as you go. Set your own rhythm where it says “your choice.” For a weekly reset, use the Field Manual's Weekly Admin Dashboard (p.114). AnnualCreditReport.com is the FTC-designated site for free credit reports.

ONCE A YEAR, AND WHEN LIFE CHANGES.

A yearly check, plus a list of what to update when something big happens.

YEAR REVIEWED _____ DATE _____

THE ANNUAL CHECKLIST

- ☐ Document inventory checked: anything missing, moved or expired?
- ☐ Renewal tracker updated for next year
- ☐ Insurance: still the right coverage? Shop or confirm at renewal
- ☐ Beneficiaries on insurance and retirement accounts still correct
- ☐ Subscriptions: cancel anything unused
- ☐ Credit reports checked; consider a credit freeze (FTC)
- ☐ "If I'm unavailable" page and trusted person still current
- ☐ Old documents past their keep-by date shredded

LIFE-EVENT TRIGGERS

tick what to update after each event

EVENT	DATE	DOCS / ID	INSURANCE	BENEFICIARIES	ADDRESS / NAME	BUDGET	EMERG. PLAN	NOTES
Move / new address		☐	☐	☐	☐	☐	☐	
Marriage / partnership		☐	☐	☐	☐	☐	☐	
Divorce / separation		☐	☐	☐	☐	☐	☐	
New baby / adoption		☐	☐	☐	☐	☐	☐	
New job / job loss		☐	☐	☐	☐	☐	☐	
New vehicle		☐	☐	☐	☐	☐	☐	
Death in the family		☐	☐	☐	☐	☐	☐	
Name change		☐	☐	☐	☐	☐	☐	
		☐	☐	☐	☐	☐	☐	

IF I'M UNAVAILABLE

REVIEW YEARLY

A MAP FOR SOMEONE YOU TRUST.

Where things are and who to call. Enough for someone to help, and nothing that unlocks an account.

NOT A LEGAL DOCUMENT · NO CREDENTIALS

This page helps a trusted person find things if you're ill, traveling or otherwise unreachable. It doesn't give anyone legal authority. That takes documents such as a power of attorney, so ask a qualified attorney about your situation. **Never write passwords, PINs or full account numbers here.** If your password manager or accounts offer an emergency-access or legacy-contact feature, note only whether it's set up and who it names.

MY TRUSTED PERSON _____

THEIR PHONE _____

BACKUP PERSON _____

BACKUP'S PHONE _____

ORGANIZER KEPT AT _____

KEY DOCUMENTS AT _____

POWER OF ATTORNEY AT _____

HEALTH DIRECTIVE AT _____

ATTORNEY (IF ANY) _____

EMPLOYER CONTACT _____

WHAT RUNS ON AUTOPAY

BILL / ACCOUNT	PAID FROM (LAST 4)	DUE DAY

WHO DEPENDS ON ME

- ☐ Emergency-access / legacy contact set up where available (no passwords recorded)
- ☐ Trusted person knows where this organizer is

WHAT TO DO FIRST

NOTES, SOURCES & LIMITS

HOW THIS WAS BUILT.

YOUR NOTES

SOURCES (CHECKED OCTOBER 2026)

FTC: What To Know About Identity Theft. Keep financial records, Social Security and Medicare cards and other personal documents "in a safe place"; ask whether a business can "use just the last four digits" of your SSN; shred before discarding. consumer.ftc.gov/articles/what-know-about-identity-theft

AnnualCreditReport.com. "Check your credit for free every week." annualcreditreport.com

IRS: How long should I keep records? "Keep records for 3 years from the date you filed your original return" where the longer periods listed don't apply. irs.gov/.../how-long-should-i-keep-records

The Adulting Field Manual™, Guides 19–24 (pp.85–114).

FTC: Credit Freezes and Fraud Alerts. consumer.ftc.gov/articles/credit-freezes-and-fraud-alerts

FTC: Free trials and auto-renewals. "If you don't cancel on time, you'll probably be charged." consumer.ftc.gov/articles/getting-and-out-free-trials-auto-renewals...

Ready.gov: Financial Preparedness. Store important documents "in a safety deposit box, an external drive or on the cloud." ready.gov/financial-preparedness

IMPORTANT

This toolkit provides general educational information and organizing tools only. It is not legal, tax, insurance or financial advice, and nothing in it creates a will, power of attorney or other legal document. Rules vary by state and situation; consult a qualified professional. Store this organizer securely. To the fullest extent permitted by law, Stuff Nobody Taught Us disclaims liability for any loss arising from use of this toolkit. Full notice: The Adulting Field Manual™, p.148.