

BUILD A FAMILY LIFE FILE IN 60 MINUTES

A practical, shareable “emergency binder” checklist for policyholders and their adult children



Most families aren't unprepared, they're just busy. In 60 minutes, you can create a “Family Life File” that helps loved ones find the right people, paperwork, and next steps during a health event, scam attempt, or loss, instead of guessing under stress. Family caregiving is now mainstream (about one in four U.S. adults), which makes simple, shared systems like this unusually valuable.



WHY THIS MATTERS

A “Life File” is not a legal document. It’s a simple, practical organizer: what you have, where it is, who to call, and what to do first.

This is worth doing even if you already feel “covered,” because real life rarely follows a neat script:



- **Caregiving is common and sudden.** AARP reports 63 million Americans are family caregivers (nearly one-quarter of U.S. adults). That means many adult children and spouses will step in at some point, often with little warning.
- **Basic planning is often incomplete.** A national survey from Caring.com found that in 2025, only 24% of respondents said they have a will. Even families with good intentions may not have the basics organized in a way others can use quickly.
- **Scams target older adults, and families get pulled in.** The Federal Trade Commission reported fraud losses reported by older adults (60+) increased sharply over 2020–2024, reaching about \$2.4 billion in 2024. A “pause and verify” plan belongs in the same folder as your emergency contacts.

The goal isn’t perfection. The goal is: if someone had to help you tomorrow, they’d know where to start



Build your Life File in 60 minutes

Choose a format that your family will actually use: a folder, binder, or secure shared drive (with careful access control).

- **Step one: pick one “home base.”** – Paper option: a labeled folder or binder kept in a consistent location (tell 1–2 trusted people where it is).
– Digital option: a secure document vault or shared folder with restricted permissions. 1 • 2 1 • 3 4 • 5 6 1
- **Step two: fill the one-page checklist on the next page.** You can do this without digging out every document. Start with “good enough”: names, phone numbers, and where to find items.
- **Step three: do a 10-minute family “handoff.”** Send a message like: *“I made a Life File so nobody has to guess in an emergency. Here’s where it is. If you ever get a strange call/text ‘from me’ asking for money, we’ll use our verification phrase.”*
- **Step four: set a 15-minute update reminder twice a year.** Tie it to an easy date (tax time and a birthday). Most Life Files fail because they quietly go stale.

Important safety note (please read): Avoid storing full passwords in the binder. Instead, store where your passwords are managed (e.g., “password manager name + emergency access instructions”) and a trusted contact who knows how to help if needed.

Non-legal reminder. This checklist is organizational and educational—not legal advice. For wills, trusts, POA, or estate questions, consult a qualified attorney.

One-page printable Life File checklist

Section	What to write down (keep it simple)	Where it lives (binder tab / folder / URL)	Primary contact	Update date
Family “first calls”	Who should be called first (and second) if something happens			
Emergency contacts	Primary care doctor, preferred hospital, close neighbors, faith/ community contact			
Medical basics	Allergies, medications list, conditions, pharmacies, insurance cards location			
Decision-makers	Who has healthcare proxy / POA (and where documents are kept)			
Insurance snapshot	Policy types you have (home/auto/life/ etc.), carrier names, agent contact, policy locations (not full details))			
Claims “what to do first”	3 steps your family should take after an accident/loss (and who to call)			
Financial accounts map	“List of accounts exists?” (yes/no), where to find it, who to contact (bank/ CPA/advisor)			
Monthly bills	Which bills are on autopay, where statements are, what must be paid first			
Home essentials	Shutoffs (water/gas), spare keys, alarm info, home inventory location			
Digital access plan	Password manager name, how to access emergency instructions, device unlock plan (high-level)			
Scam “pause & verify”	Verification phrase, who to call to verify, rule: “No gift cards / no wire transfers without callback”			
Wishes & notes (non-legal)	Preferences you want known (contacts, pets, who to notify)			