

Ready File — 01-start-here-guide

Ready File DIY Kit — Start Here Guide

Welcome to Ready File. This is a practical guide to organizing the information your family would need if you were suddenly unavailable.

What Ready File Is (and What It Is Not)

What it is: - A calm way to organize practical household information - A handoff plan for contacts, documents, and routines - A tool to help your family avoid guessing when it matters most

What it is not: - Legal, tax, financial, insurance, medical, or estate planning advice - A replacement for a will or professional counsel - A secure document vault in this version

Why This Matters

Most families run on invisible admin. Critical information lives in inboxes, apps, drawers, filing cabinets, and one person's memory. That works — until it doesn't.

If you were suddenly unavailable, could your spouse, partner, or trusted person: - Find your key documents? - Know who to call first? - Keep the household running while handling the immediate crisis?

Ready File closes that gap before anyone needs it.

How to Use This Kit

This DIY Kit is designed to be completed in a weekend, not become another project you avoid.

Step 1: Start with the 72-Hour Checklist Use the 72-Hour Family Readiness Checklist to see where your household stands right now. No judgment — just awareness.

Step 2: Map Your Contacts and Documents Fill in the Emergency Contact Map and Key Document Location Tracker. Focus on where things are, not uploading them.

Step 3: Build Your Household Operating Manual Use the Household Operating Manual, Bills and Subscriptions Tracker, and Children's Routine Notes to capture what keeps your household running.

Step 4: Plan Digital Access Use the Digital Access Planning Worksheet to outline how trusted people can access what they need — without writing down passwords directly.

Step 5: Prepare First-Step Checklists Complete the First 24 Hours and First 30 Days checklists so clear thinking isn't required in a crisis.

Step 6: Review Annually Set a calendar reminder to review your Ready File once a year or after major life changes (marriage, children, moves, new insurance, etc.).

Tips for Success

- **Keep it simple:** You don't need to capture everything. Start with what matters most in the first 72 hours.
 - **Be specific:** "In the bottom drawer of the filing cabinet" is better than "somewhere at home."
 - **Share safely:** Let your spouse, partner, or trusted person know this file exists and where to find it.
 - **Ask professionals:** Use the Questions for Your Lawyer / Advisor / Broker sheet to prepare better conversations.
 - **Update as you go:** This isn't a one-time event. Life changes, and your Ready File should too.
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What Goes In

Your Ready File should include:

✓ Emergency contacts (family, doctors, school, advisors) ✓ Document locations (where key papers are stored) ✓ Insurance and benefits inventory (providers, policy numbers, contacts) ✓ Household bills and subscriptions (what, when, how to pay) ✓ Children's routines and caregiver notes (school, allergies, comfort items) ✓ Pet care instructions (vet, food, medications, routine) ✓ Digital access planning (how to reach accounts without passwords written down) ✓ Professional contacts (lawyer, accountant, broker, other advisors) ✓ First 24 hours checklist (immediate next steps) ✓ First 30 days checklist (short-term priorities) ✓ Annual review checklist (what to update and when)

Scope Boundary

Ready File helps you organize practical information. We do not provide legal, tax, financial, insurance, medical, or estate planning advice. If you have questions about wills, trusts, coverage adequacy, or tax implications, talk to a licensed professional. Use this kit to prepare better questions — not to replace professional counsel.

Getting Help

If you get stuck or want guided support, you can book a Ready File guided session. A structured conversation can help you move faster and avoid common blind spots.

Next Step

Start with the **72-Hour Family Readiness Checklist**. It's a simple first pass that shows you where your household is strong and where there are gaps.

No pressure. Just progress.