

SUZE ORMAN

THE ULTIMATE PROTECTION PORTFOLIO™

Most Important Personal Documents

This product provides information and general advice about the law. But laws and procedures change frequently, and they can be interpreted differently by different people. For specific advice geared to your specific situation, consult an expert. No book, software, or other published material is a substitute for personalized advice from a knowledgeable lawyer licensed to practice law in your state.



HAY HOUSE, INC.

Carlsbad, California • New York City
London • Sydney • Johannesburg
Vancouver • Hong Kong

Copyright © 2003 by Suze Orman Media, Inc. All rights reserved.

Suze Orman® is a registered trademark of Suze Orman.

Suze Orman—The Ultimate Protection Portfolio™ is a trademark of Suze Orman.

People First, Then Money, Then Things® is a registered trademark of Suze Orman.

Published and distributed in the United States by Hay House, Inc., P.O. Box 5100,
Carlsbad, CA 92018-5100 • *Phone:* (760) 431-7695 or (800) 654-5126 • *Fax:*
(760) 431-6948 or (800) 650-5115 • www.hayhouse.com®

All rights reserved. No part of this guidebook may be reproduced by any mechanical, photographic, or electronic process, or in the form of a phonographic recording; nor may it be stored in a retrieval system, transmitted, or otherwise be copied for public or private use—other than for “fair use” as brief quotations embodied in articles and reviews without prior written permission of the publisher.

The author of this guidebook does not dispense legal advice. The intent of the author is only to offer information of a general nature. In the event you use any of the information in this guidebook for yourself, which is your constitutional right, the author and the publisher assume no responsibility for your actions.

ISBN 13: 978-1-4019-0345-9

ISBN 1-4019-0345-2

11 10 09 08 7 6 5 4

1st printing, November 2003

4th printing, May 2008

Printed in China

Most Important Personal Documents

Please locate and collect the documents listed in the “Important Personal Documents Checklist” below and file each in your Protection Portfolio. If you need to order new copies of any documents, you’ll find instructions for doing so on the following pages.

IMPORTANT PERSONAL DOCUMENTS CHECKLIST

- Birth certificate(s) and adoption certificate(s)
- A copy of driver’s license(s)
- Passport(s)
- Military record of service
- Citizenship papers and/or green card
- Marriage certificate and prenuptial or postnuptial agreement
- Domestic-partner registration and cohabitation agreement
- Divorce decree and child- and/or spousal-support order
- Death certificate(s)

Get Rid of Your Personal and Financial Clutter

If something were to happen to you or a family member on whom you depend, would you and your loved ones know where to find all the important personal documents that might be needed? In case of an emergency, it's critical that your personal documents be stored where both you and those you love can find them. The purpose of the Protection Portfolio isn't to provide a storage place for every personal and financial record you receive, but rather to give you an organized system to protect your most essential documents.

I'm not suggesting that you throw away your other papers. In a separate place, such as a desk or a filing cabinet, I want you to keep the statements, receipts, and documents you need as a record of your financial transactions for as long as you need them—and you'll want to hold on to some of them permanently. (Please see the following chart, which shows you how long different kinds of documents should be kept.) Yet after a time, many of your papers can be discarded. When discarding them, always use a shredder. If a shredder isn't available, please cut or tear them so that your account numbers and Social Security number aren't recognizable.

DOCUMENT	HOW LONG TO KEEP
	One Month
ATM printouts	After you balance your checkbook every month, throw away all ATM receipts.
	One Year
Paycheck stubs	Once you have compared these with your W-2 form and annual Social Security statement, discard.
Medical bills	Keep all your medical records for the entire calendar year, until you file your tax return and can see whether they add up to enough for a deduction. If you take a deduction, keep these records for three years after filing.
Utility bills	Discard after one year, unless you take the cost of utilities as a deduction (for a home office, for example). In that case, keep for three years after filing.
Cancelled checks	Keep for one year, unless needed for tax purposes, in which case keep for three years after filing.
Bank statements	Keep for one year, unless needed for tax purposes, in which case keep for three years after filing.
Credit-card receipts	Keep for one year, unless needed for tax purposes, in which case keep for three years after filing.
Quarterly investment statements	Hold on to these until after you've compared them to your annual statement, then discard. Keep your annual statement for three years after the sale of any investment.

DOCUMENT	HOW LONG TO KEEP
Income-tax returns, plus documentation, including receipts, cancelled checks, and other documents that support income or a deduction on your tax return	<p>Three Years</p> <p>Keep returns for at least three years. Please bear in mind that you can be audited by the IRS for any reason for up to three years after you've filed a tax return, or up to six years if you omit 25 percent of your gross income. For records that would help you through an audit—especially if your returns include capital gains or losses, if you own your own business or are self-employed, if you have inherited considerable sums of money or have bought and sold a lot of property—a conservative approach is to keep the records for seven years beyond the date you disposed of the property, securities, or business.</p> <p>If you don't file a tax return at all, there's no statute of limitations. Hold on to your returns, W-2 forms, 1099 forms, records of investment income, and/or any other income (rental income, for example), and documentation of tax deductions.</p>
Cancelled insurance policies	Keep for three years.
Records of selling a house	Keep for three years. You'll also need home-sale records as documentation for any capital-gains tax.
Home-improvement records	Hold for at least three years after filing the tax return that includes the income or loss on the asset (your home) when it's sold.
Record of selling a stock	Keep for at least three years as documentation for any capital gains or capital loss on your tax return.
Annual investment statement	Keep for three years after you sell any investment.
Records of withdrawing	Keep records of money withdrawn from a retirement account for three years.

DOCUMENT	HOW LONG TO KEEP
	Seven Years
Records of satisfied loans	Keep for seven years.
	Keep While Active
Sales receipts	Keep until warranty expires, until you can no longer return or exchange the item purchased, or (if needed for tax purposes) for three years.
Disputed bills	Keep the bill until the dispute has been resolved.
Titles (of home, auto, boat, etc.)	Keep until you sell and transfer title.
Other property records	Keep while active.
Certificates of deposit	Keep until CDs are cashed in.
Stock certificates	Keep while active.
Disability-insurance policy	Keep while active.
Auto-insurance policy	Up to the limit of your state's statute of limitations for liability, in case of late claims.
Homeowners insurance	Up to the limit of your state's statute of policy limitations for liability, in case of late claims.
Health-insurance policy	Keep while active.
Other insurance documents	Keep while active.
Loan agreements	Keep until loan has been fully paid and proof of payment has been received.

DOCUMENT HOW LONG TO KEEP	
	Keep While Active
Child-support orders	Keep until the child reaches age 21.
Contracts	Keep while active.
Retirement-plan records	Keep while active; also keep statements.
	Keep Forever
Birth certificate	Keep forever.
Citizenship papers	Keep forever.
Passport	Keep forever.
Marriage certificate	Keep forever.
Domestic-partner registration	Keep forever.
Adoption certificate	Keep forever.
Divorce decree	Keep forever.
Death certificate	Keep forever.
Social Security card	Keep forever.
Records of paid mortgages	Keep forever.
Will	Keep forever.
Revocable living trust	Keep forever.
Durable power of attorney	Keep forever.

Identity Theft

Now that you know which documents to file, I want to take a moment to discuss identity theft, which is a growing problem. Identity theft—the fraudulent use of your name and personal information to obtain credit, merchandise, services, or identification—is one of the fastest growing crimes today. Identity theft is a national epidemic; about nine million Americans a year have their identities mishandled or stolen.

Most people don't find out that they've been a victim of identity theft until they're turned down for a loan or credit card. A copy of their credit report explaining the denial may unveil weeks or months of fraud. Experts estimate that a victim can spend anywhere from six months to two years recovering from identity theft.

How an Identity Thief Steals Your Identity

Unfortunately, it's easier than you might think. Once someone obtains some of your personal identification information, such as your Social Security number, birth date, address, or phone number (and we all know how prevalent “security breaches” have become at many businesses that have our personal data), he or she can request new credit in your name and have the bill sent to another address so you have no idea what's happening. Then they'll max out your new cards—and you won't even know they exist until you review your credit report, or you're denied credit due to the unpaid balance on these new accounts. Once they've maxed out your accounts, the thieves move on to a new victim.

Where the Identity Thief Gets Personal Information

The identity thief doesn't need to steal your wallet or purse to take your personal identification and credit-card numbers. The following are some of the most common channels through which an identity thief can obtain this information:

Company databases: When hackers or insiders break in to a company's database where personal data and credit-card information is stored, millions of identities can be stolen. Many businesses now use encryption programs that add an important layer of security; and have set up extensive firewalls to prevent, detect, and control access to personal data. But until federal laws are passed that mandate this type of protection, your personal data could be at risk of being stolen.

False pretense: Another common way that identity thieves steal information is by using a false pretense to lure you into revealing your personal information. They can do this through unsolicited e-mail, direct mail, and over the phone (under the guise of a telemarketer). Please be especially careful when you receive an e-mail notification from one of your service providers stating that your "account information needs to be updated" or "the credit card you signed up with is invalid or expired, and the information needs to be reentered to keep your account active." Do *not* respond without first checking with the customer-service department of the company to ensure that these inquiries are legitimate. Many times, the identity thief has stolen the company's logo and incorporated it into the fraudulent e-mail to fool you into thinking the messages are official correspondence.

Dumpster diving: If you don't shred your mail, bills, credit-card slips, and other personal documents, it's easy for an identity thief to dig through your garbage to gather your personal data. This is why I strongly suggest that you invest in a shredder to destroy any paper that includes personal information.

Mail theft: The identity thief doesn't need to steal personal mail from unlocked mail boxes—although many do (if you have an unlocked mailbox, I recommend you look into buying a locked one). The thief can simply steal your personal mail (including bank and credit-card statements, preapproved credit and mortgage offers, personal data, checks, and telephone bills) by completing a change of address form at a post office to temporarily divert your mail to another location.

Skimming: Using a handheld magnetic card reader, an identity thief can pull personal information off the magnetic strip on credit cards and debit cards. Some identity thieves even transfer the personal data to other magnetic strips to create counterfeit credit cards. Skimming is usually done by a waiter, gas-station attendant, or store clerk.

Discarded computer hard drives: Before you dispose of a computer, delete all personal information from your hard drive. Simply deleting files using the keyboard or mouse commands isn't adequate; to make the files unrecoverable, use a "wipe" utility program to overwrite the entire hard drive.

Minimize Your Risk of Identity Theft

It's virtually impossible to prevent identity theft, but you can minimize your risk by cautiously managing the personal information that you make available in any given situation. When you're asked to provide credit-card numbers, a Social Security number, passport number, or any other kind of identifying information, be sure to ask how the information will be used and whether it will be sold to or shared with others. If the answer is yes, request that it be held confidentially. If the vendor refuses, reconsider the transaction you're about to enter into. Here are other safeguards:

- *Diligently look for unauthorized charges.* Each month, carefully scrutinize your credit-card bills. If you find an unauthorized charge, report it immediately to your credit-card company. Several times a year, order a copy of your credit report from the three major credit bureaus to ensure that your credit report is accurate and doesn't include any fraudulent activities.
- *Protect your mail.* Outgoing mail should be deposited in post-office collection boxes or at your local post-office, rather than in an unsecured mailbox. Retrieve delivered mail from your mailbox as soon as possible. If you're traveling away from home and can't pick up your mail, put a hold on your mail through the U.S. Postal Service by phone at 800-275-8777 or online at <https://dunsapp.usps.gov/HoldMail.jsp> (you'll find a link to this Website on your Protection Portfolio CD-ROM).
- *Place protective passwords on all your accounts.* These include credit-card, bank, brokerage, and phone accounts. Don't use the same password for all accounts, and avoid predictable passwords—such as your birth date, street address, mother's maiden name, or the last four digits of your Social Security number.
- *Limit the amount of personal identification that you carry.* This will protect you in case of the loss or theft of your wallet.

- *Be protective of divulging personal information and identifying numbers over the phone.* Never give out personal information unless you've initiated the contact or are certain you're communicating with a legitimate organization. Identity thieves may pose as representatives of creditors, financial institutions, and even government agencies to get you to reveal your Social Security number, mother's maiden name, account numbers, and other personal information.
- *Guard yourself at work.* Always make sure you know that your wallet or purse is in a secure place, especially at work. Only carry the personal identification cards and credit or debit cards that you absolutely need, and leave your other cards in safe place at home. At the office, find out who has access to your personal records, and ask that they be kept in a secure location.
- *Only give out your Social Security number when absolutely necessary.* Request to use other types of identification whenever possible. If your state's driver license uses your Social Security number, request to substitute another number. Don't carry your Social Security card in your wallet; leave it in the Protection Portfolio.
- *Request that credit bureaus not share your personal information for promotional purposes.* Write to the three major credit bureaus to request they not to share your personal information. The addresses to write to are listed below:

Equifax, Inc.
Options
P.O. Box 740123
Atlanta, GA 30374-0123

Experian
Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013

TransUnion
Marketing List Opt Out
P.O. Box 97328
Jackson, MS 39288-7328

- *Choose to opt out.* You can opt out of receiving preapproved credit-card offers by calling 888-5-OPT OUT (888-567-8688). The Direct Marketing Association's (DMA) Mail Services allow you to opt out of receiving direct-mail marketing from many national companies registered with DMA's Mail Preference Services for five years. To register go to their Website, www.dmaconsumers.org/cgi/offmailinglist. The DMA also has a service to opt out of receiving unsolicited commercial e-mail for two years. To access DMA's online form, please visit: www.dmaconsumers.org/consumers/optoutform_emps.shtml. On the Protection Portfolio CD-ROM, you'll find the Website links to both of these DMA services.
- *Know the billing cycles of your bills.* If your bills don't arrive on time, follow up with your creditors. If a credit-card bill isn't delivered, this could

mean that an identity thief has intercepted your bill and now has important account information. Switching to online bill pay is one way to thwart mailbox theft.

- *Beware of promotional offers that ask for your personal information.* Promotional offers that request personal information may be scams run by identity thieves.

What You Must Do Immediately If You're the Victim of Identity Theft

First, place a fraud alert on your credit file. A fraud alert is a notice attached to your credit report. All three major credit bureaus now share data regarding credit fraud, so when you call one of the bureaus, your alert request is automatically sent to the others. To place a fraud alert on your credit report, contact the fraud divisions of the credit bureaus listed below. Within 24 hours, the credit bureaus will place this alert on your credit file, and in one to two weeks, you'll receive a complimentary credit report from each of the three bureaus.

Once a fraud alert is in place, anytime anyone asks for access to your report you should be contacted to verify that you're shopping for new credit. But notice I say *should*. There's no law that says you *must* be contacted, so you need to be extra careful. And be aware that your fraud alert expires after 90 days, so you'll need to call every three months to renew the request. (Victims of identity theft who have a police report can request an extended fraud alert good for seven years.)

You should also know that placing a fraud alert will put some limitations on your ability to open credit accounts: New

creditors will need to contact you either at your home or work phone to approve the opening of a credit account. This means that there will be a short delay in opening new accounts, since you'll be required to call the credit company back to authorize the opening of the new account.

Following is the contact information you'll need to report fraud to the three major credit bureaus and place an alert on your file:

TransUnion Fraud Victim Assistance Dept.
P.O. Box 6790
Fullerton, CA 92834
800-680-7289

Equifax
Office of Fraud Assistance
P.O. Box 10569
Atlanta, GA 30348
888-766-0008

Experian
P.O. Box 9532
Allen, TX 75013
888-397-3742

The next thing you'll want to do is to get copies of your credit report from all three credit bureaus. Once you put a fraud alert on your credit file, credit reports from the three major credit bureaus will automatically be sent to you within about two weeks. You'll need to scrutinize the reports for any unauthorized charges and credit checks. To remove any fraudulent charges or inquiries from your credit report, fill out a "Request Reinvestigation" form. This form will be included in the mailing you receive from the credit bureau, or will be acces-

sible online (you can also use the “Request Reinvestigation” form on your Protection Portfolio CD-ROM).

When filling out the form, list each incorrect item and explain how and why it’s wrong. Be sure to make and keep a copy of the form before sending it back. Reinvestigations are free, and the credit bureau must complete its investigation within 30 days of receiving your complaint (extended to 45 days if the bureau receives additional information from you during the 30-day period). In a few months, order new copies of your reports to verify your corrections and changes, to make sure that no new fraudulent activity has occurred, and to confirm that the fraud alert on your account is still active.

You’ll also want to download a copy of the FTC ID Theft Affidavit. The ID Theft Affidavit makes it easier for consumers to dispute debts resulting from identity theft, and it’s accepted by the three major credit bureaus, participating credit issuers, and other financial institutions. Log on to www.consumer.gov/idtheft or call 877-ID-THEFT for a copy of the ID Theft Affidavit (you’ll find a link to the FTC ID Theft Affidavit on the Protection Portfolio CD-ROM). You can also make these requests online at the credit bureaus’ Websites.

For more information on your liability if your credit or debit cards are used fraudulently, please see the section titled “Lost or Stolen Credit or Debit Cards” in the “Credit: Cards, Records, and Debt” booklet in this portfolio.

Filing a Police Report

If you’ve been the victim of identity theft, be sure to file a police report. File your report in the community where the identity theft took place, and be prepared to furnish as much

documentation as you can to help the police complete their paperwork.

Many police departments are reluctant to write a report on identity theft. But this is a circumstance where you can't accept no for an answer—you *must* insist that the police file a report. You'll need the police report to correct your credit report, to place an extended fraud alert on your credit file, and to dispute the fraudulent charges with your creditors. If you get resistance to your request, speak to the head of the fraud unit (or white-collar crime unit) of the police department in the county or city where the fraudulent accounts were opened. If you still have trouble, call and write to the Chief of Police.

Other Actions You Must Take When Your Identity Is Stolen

If you have a problem with identity theft, take the following actions:

- *Credit-card accounts, bank accounts:* Close your old account immediately and request that a password be added before any changes can be made to your new account.
- *Investments:* Report the identity theft to your broker or account manager, and to the Securities and Exchange Commission. You can file a complaint with the SEC by calling 202-942-7040, by visiting the complaint center at www.sec.gov/complaint.shtml (the Protection Portfolio CD-ROM includes a direct Website link to the complaint center), or by writing:

SEC Office of Investor Education
and Advocacy
100 F St. NE
Washington, DC 20549-0213

- *Social Security:* If your card has been stolen or misused, contact the Social Security Administration's Fraud Hotline at 800-269-0271 (e-mail: oig.hotline@ssa.gov). You can also fax them at 410-597-0118, or write:

SSA Fraud Hotline
P.O. Box 17768
Baltimore, MD 21235

For more information, visit www.ssa.gov (a link to the SSA Website is listed on the Protection Portfolio CD-ROM).

- *Passport:* If your passport has been stolen, contact the U.S. Department of State through their Website, www.travel.state.gov/passport/lost/us/us_848.html, or call a local USDS field office. Local field offices are listed in the blue pages of your telephone directory (the Protection Portfolio CD-ROM includes a link to the passport Website).
- *Stolen mail:* If identity theft occurs as a result of someone stealing your mail, contact your local postal inspector or file a complaint on the U.S. Postal Service Website at www.usps.com/postalinspectors/fraud/welcome.htm. You can locate the U.S. Postal Inspection Service district

office nearest you by calling your local post office, checking the list at the Website listed above, or clicking on the link on the Protection Portfolio CD-ROM.

- *Stolen checks:* If your checks have been stolen, stop payment immediately and ask your bank to notify the check-verification service with which it does business. Although no federal law limits your losses if someone steals your checks and forges your signature, state laws may protect you. Contact your state banking or consumer-protection agency for more information. You can contact major the following major check-verification companies directly:

TeleCheck
800-710-9898

Certegy, Inc.
800-215-6280

International Check Services
800-631-9656

To find out if an identity thief has been passing bad checks in your name, call the Shared Check Authorization Network, or SCAN, at 800-262-7771.

- *Phone service:* Contact your service provider immediately to cancel the account. Open new accounts and choose new PINs. If you're having trouble getting fraudulent phone charges

removed from your account or getting an unauthorized account closed, contact the appropriate agency from the following list:

- For local service, contact your state Public Utility Commission.
- For cellular phones and long distance, contact the Federal Communications Commission at www.fcc.gov. You can file complaints via the online complaint form, by calling them at 888-CALL-FCC, or by writing:

Federal Communications Commission
Consumer Information Bureau
445 12th Street SW, Room 5A863
Washington, DC 20554

(The Protection Portfolio CD-ROM has a link to the FCC Website if you wish to file a complaint online.)

- *Tax fraud:* If someone has stolen your identity and you suspect tax fraud, call the IRS tax-fraud hotline at 800-829-0433. Victims of identity theft who are having trouble filing their returns should call the IRS Taxpayer Advocates Office at 877-777-4778.

Minimize Identity Theft on Home Computers

Home computers can be a gold mine for an identity thief. To keep your computer and your personal information safe, follow these tips:

- *Make sure your virus-protection software is updated regularly.* Computer viruses can cause your computer to send out files or other stored information that may contain your personal information.
- *Only download files or click on hyperlinks sent by individuals you know.* Opening a file from an unknown recipient could expose your home computer to a virus or a program that could hijack your modem.
- *Use a firewall program.* This can be a valuable added protection to prevent an identity thief from accessing personal information stored on your computer.
- *For online transactions, only use secure browser—software that encrypts or scrambles information you send over the Internet.* Use only the latest version available from the manufacturer to ensure that the program has the most up-to-date encryption capabilities. When submitting information, look for the “lock” icon on your browser’s status bar to be sure the information you’re sending is secure. Another tip: When you’re on a secure page or site, the address will start with “https” rather than the standard “http.”
- *Try to avoid storing any financial information on your laptop.* If you have financial-account infor-

mation on your computer, don't access your account with an automatic log-in feature which saves your user name and password. And always log off when you're finished.

How to Obtain Copies of Your Important Personal Documents

The following section provides details on how to obtain your most important personal documents, which should then be stored in your Protection Portfolio.

Birth Certificate (If Born in the United States)

If you were born in the United States, an official certificate of your birth can be found on permanent file in the vital statistics office of the state or municipality where you were born (the same goes for your partner or spouse and children). To request a certified copy, use the "Birth Certificate Request" form found on your Protection Portfolio CD-ROM. There, you'll also find a link to a national vital statistics directory that lists addresses and fees: www.cdc.gov/nchs/howto/w2w/w2welcom.htm. Send your form with the required fee to the appropriate state or local vital statistics office. (If you were born outside the United States, please consult the U.S.-based consulate of the country in which you were born.)

Birth Certificate(s) for U.S. Citizens Not Born in the United States

If one or both of your parents was a U.S. citizen when you were born abroad, they should have registered your birth at a U.S. embassy or consulate to establish an official record of your claim to U.S. citizenship. When they did so, they would have

received a “Consular Report of Birth Abroad, Form FS-240.” This form is acceptable legal proof of birth, and is a basic United States citizenship document. A “Consular Report of Birth” can only be prepared at a U.S. embassy or consulate. It can’t be prepared if the child has been brought back into the United States, or, if the person is 18 years of age or older at the time the application is made. To obtain a replacement “Consular Report of Birth” for a lost or damaged document, please submit a written request—including the original FS-240 or a notarized affidavit concerning its loss—and a \$30 fee, payable to the Department of State, to the address below. The affidavit must contain the name, date and place of birth of the subject, a statement regarding the whereabouts of the original FS-240, and be signed by the subject, parent, or legal representative.

Vital Records Section
Passport Services
1111 19th St., NW, Ste. 510
Washington, D.C. 20522-1705

If you were born outside the U.S. and your U.S. parent(s) didn’t register your birth at the U.S. embassy or consulate, you may still apply for a U.S. passport. You’ll need to submit: your foreign birth certificate that includes your parents’ names; evidence of one or both parents’ U.S. citizenship; and your parents’ marriage certificate (if married).

Adoption Decree

If you’ve misplaced an adoption decree/order, request a certified copy from the agency that facilitated the adoption. In some cases, a certified copy may be obtained by contacting the lawyer who executed the adoption order.

Driver's License

Keep a photocopy of your driver's license—and those of your spouse and/or minor children—in your Protection Portfolio. That way, if a license is lost, you'll have all the information you need to replace it. You can typically apply for renewal or replacement of a driver's license at any county or state Department of Motor Vehicles office. For a listing of motor vehicle offices near you, as well as Internet links to individual state Websites, go to *www.dmv.org*, or check the blue pages in your phone book.

NEED TO KNOW

If you're concerned that your identity has been stolen and the thief may have gotten a fake driver's license or a nondriver's ID card using your identity, you can find out for sure by contacting your local Department of Motor Vehicles (*www.dmv.org*). If your state uses your Social Security number as your driver's license number, it's a good idea to ask to substitute another number before you're the victim of identity theft.

Passport (by Mail or in Person)

If you, your partner or spouse, or your children are without a current passport and want to travel outside the country, you'll need to obtain one. Even if you're not planning to travel, it's a good idea to have a current passport for identification purposes. Passports are valid for ten years if you're 16 years old or older, or for five years if you're 15 or younger. (If you're not a U.S. citizen, please contact the U.S.-based consulate of the country in which you hold citizenship.)

If you want to renew a passport, you can apply by mail if you can answer yes to *every one* of the following questions:

- Do you already have a passport that's not damaged?
- Did you receive that passport within the past 15 years?
- Were you over the age of 16 when the passport was issued?
- Do you still have the same name that's listed on that passport, or do you have a certified copy of a court-ordered name change?

If you answered yes to all of the above, then use the “Application for Passport by Mail, Form DS-82” on your Protection Portfolio CD-ROM and apply by mail. You'll also find a link to the “Application for Passport By Mail” form at http://travel.state.gov/passport/forms/ds82/ds82_843.html. The cost for a renewal passport is \$75 (\$82 for children under 16), and you should receive your passport within six weeks.

If you're not eligible to renew by mail, review the following questions. If you answer yes to any of them, you'll have to appear at your local federal passport office.

- Are you applying for a U.S. passport for the first time?
- Was your previous U.S. passport lost, stolen, or damaged?
- Has your previous passport expired, and was it issued more than 15 years ago?
- Has your previous passport expired, and was it issued when you were under age 16?

- Has your name changed since your passport was issued and you're not in possession of a legal document formally changing your name?
- Are you a minor child who is 14 years or older?

Most passport offices now require you to make an appointment in advance, so please call ahead of time. To find the passport office nearest to you, check the blue pages of your phone book, call your local post office, or go to <http://iafdb.travel.state.gov>. When you apply in person, you'll be asked to fill out an "Application for Passport, Form DS-11." On your Protection Portfolio CD-ROM we have included a link to this "Application for Passport" form at http://travel.state.gov/passport/forms/ds11/ds11_842.html.

Passport (Special Cases)

Travel emergency: If you have a travel emergency, please call the National Passport Information Center at 877-4USA-PPT (877-487-2778) to speak to a customer-service representative. Representatives are available Monday through Friday, 8 A.M. to 8 P.M. (Eastern time), excluding federal holidays. If you'll be traveling soon and you don't have time to wait the normal six weeks to get a passport, you can request expedited service. The cost is an additional \$60 to the regular application fee of \$75, plus overnight delivery costs. If you mail in your application rather than submit it in person, please clearly mark "Expedited" on the envelope.

Name change: If you were recently married or divorced and need to change your name on your passport, please use the "Passport Amendment/Validation Application, Form DS-19" on your Protection Portfolio CD-ROM and apply by mail. Submit the "Passport Amendment/Validation Application" form along

with the following: certified documentation of your name change (for example, a marriage certificate or divorce decree with your new name) and your current, valid passport.

Lost or stolen: You may report your passport lost or stolen when you apply for the new one. When applying for a new passport, please use “Application for Passport, Form DS-11.” Along with your application, you’ll need to submit the “Statement Regarding Lost or Stolen Passport, Form DS-64,” which is also on your Protection Portfolio CD-ROM. Both forms should be brought with you when you go in person to apply for a new passport.

If you decide not to apply for a new passport immediately, please report your lost or stolen passport by completing “Statement Regarding Lost or Stolen Passport, Form DS-64” and mailing it to:

U.S. Department of State
Passport Services
Consular Lost/Stolen Passport Section
1111 19th Street, NW, Suite 500
Washington, DC 20036

Additional pages: If your passport pages are full, then you need to use “Application for Additional Visa Pages, Form DS-4085.” Under “Other Action Requested,” write “Add extra pages.” Submit the form with your passport to the address below:

National Passport Processing Center
Attention: Amendments
P.O. Box 90106
Philadelphia, PA 19190-0106

NEED TO KNOW

If you're in arrears of child-support payments in excess of \$2,500, you're ineligible to receive a U.S. passport. If this applies to you, contact the appropriate state child-support enforcement agency to make payment arrangements before applying for a passport. Please note that it can take 2 to 3 weeks from the time you make payment arrangements with the state agency until your name is removed from the electronic list that the U.S. Department of Health and Human Services provides to Passport Services.

Military Record of Service

A form called “report of separation” is needed to verify a history of military service so that you or your loved ones can receive benefits. Veterans or next of kin of deceased veterans (including a surviving spouse that has not remarried, a father, mother, son, daughter, sister, or brother) can now request military records of service over the Internet by going to www.vetrecs.archives.gov (you'll also find a link to this Website on your Protection Portfolio CD-ROM). Any next of kin filing for benefits must obtain and fill out Form SF-180 (this form may be photocopied as needed). Please submit a separate SF-180 for each individual whose records are being requested.

There are several ways to obtain Standard Form SF-180. On your Protection Portfolio CD-ROM, there's a link to the “Military Records Request” form at www.vetrecs.archives.gov with instructions on how to download the form, or request that the form be sent to you by mail. Alternately, you can obtain the form from the Department of Defense, Federal Information Centers, your local Veterans Administration offices, or from veterans service organizations.

Citizenship Papers and/or Green Card

If you've misplaced your citizenship papers or need to have a revision made, please contact the U.S. Citizenship and Immigration Services (USCIS). To locate the nearest USCIS local field office, see the blue pages of your phone book or log onto the USCIS Website at www.usbcis.gov. The Website contains local office listings, official forms, 800 numbers for customer service, and a section on frequently asked questions. For a link to the USCIS online catalog of forms used to apply, revise, or petition for benefits offered by the USCIS, see the "Important Personal Documents" section of your Protection Portfolio CD-ROM (or please visit www.usbcis.gov/graphics/formsfee/forms/index.htm). Please note that many USCIS forms require the payment of a processing fee.

If you need to replace a lost or stolen green card, you can apply by filing USCIS "Form I-90: Replace Permanent Resident Card." Form I-90 can also be ordered by calling the INS Forms request line at 800-870-3676 or by downloading the form from the USCIS Website (www.usbcis.gov). Unless otherwise instructed, you should file the application (with supporting documentation and fees) in person at your local USCIS office. If you're outside the U.S. and have lost your green card, contact the nearest U.S. consulate, USCIS office, or Port of Entry before attempting to file a Form I-90. If your Form I-90 application is approved, you'll be mailed a replacement Permanent Resident Card. For more information, please visit www.usbcis.gov.

Cohabitation Agreement

If you're living with a partner (or planning to live with a partner) to whom you're not married, you may want to consider a cohabitation agreement. This is a must for same-sex couples as well. A cohabitation agreement is a written contract that sets forth your mutual rights and obligations with respect to

joint and separate property, as well as stating any other financial or general obligations or expectations you wish to agree upon in advance of (or even after) moving in together. The enforceability of cohabitation agreements varies by state—in some states, only written agreements are honored, and in others, the law is unclear as to whether any such agreements will be honored at all. Still, because negotiating a cohabitation agreement is an opportunity to state your expectations of each other, I recommend doing this early on. You and your partner can draft a cohabitation agreement yourselves, but be sure to have separate attorneys review it. If you've misplaced your cohabitation agreement, call your attorney, who should have a copy on file.

To learn more about cohabitation agreements, please consult attorneys Frederick Hertz, Toni Ihara, and Ralph Warner's book, *Living Together: A Legal Guide for Unmarried Couples*; or attorneys Denis Clifford, Frederick Hertz, and Emily Doskow's *A Legal Guide for Lesbian & Gay Couples*. Log on to www.nolo.com to order these books. On your Protection Portfolio CD-ROM, I have included a cohabitation agreement, prepared by Frederick Hertz, for your use.

SPECIAL CONCERNS FOR SAME-SEX COHABITATION

Legally, there's no difference between same-sex cohabitation and heterosexual cohabitation. As unmarried partners, you, like unmarried heterosexual couples, lack the legal protections that marriage automatically confers, so you have to create these legal safeguards for yourselves.

You can't rely on a family court to protect you or assist in dividing up your property if you separate; there's no jurisdiction in this country that will automatically recognize your inheritance rights. Further, if you have children, you can't collect child support and you can't appeal to the judicial system for custody or visitation (except in those few places where a same-sex partner can adopt his or her partner's children). Even more than heterosexual couples—who can, after all, get married in a pinch—gay couples in serious relationships should have some or all of the following: wills, living trusts, health-care proxies, durable powers of attorney, and written agreements about the disposal of jointly owned property. Although some of these agreements may not be fully enforceable in many jurisdictions, they do provide a framework to guide your actions at times when you may be emotionally overwrought and unable to make sound, fair decisions.

Same-sex couples in Massachusetts are now allowed to marry. Vermont, Connecticut, New Hampshire and New Jersey allow same-sex civil unions. Same-sex couples in California, Hawaii, Maine, Oregon, and Washington have the option of registering their domestic partnership. If you live in one of these states, you can take advantage of laws that allow you to receive many of the benefits granted to married couples. (See page 34 for more detailed information on domestic-partner registration.) Other states may adopt similar laws in the future.

In just about every state, written and oral contracts between unmarried couples (including same-sex couples) are—hypothetically, anyway—legally binding. But oral contracts are hard to prove, and in some parts of the country, a gay or lesbian partner may find it exceedingly difficult to enforce the terms of an oral or an implied agreement in court. So put every agreement in writing.

Prenuptial Agreement

A prenuptial—or premarital or antemarital—agreement is a legal contract entered into before marriage. It describes how you and your partner will divide assets and debts in the event of a divorce. A prenup can also record certain non-financial expectations you and your partner bring to the marriage—for example, which partner will work, which partner will stay at home with the children, and various inheritance rights. I think of prenups as an opportunity to discuss marital finances thoroughly before you take your vows. It's the best way to ensure your financial security by protecting future earnings and inheritance—and it can also shield you against future debts incurred by a spouse who proves to be financially unstable.

It's very important that you and your partner disclose to each other all of your assets and liabilities. Full disclosure is essential; and will include all respective property, income, debts, obligations, and expenses, and anything else that will affect the value of your estate, now or in the future. Second, you and your partner must agree that you're entering into the prenup freely and without undue coercion. Courts can be very sensitive to the issue of coercion, so if one partner is deemed to have exerted undue pressure on the other to sign, a prenup can be overturned. Also, the terms of the prenup must be fair.

Before signing a prenup, both partners should consult separate attorneys to make sure that the final agreement is in their best interest. This may seem awkward, but it allows prospective spouses to express any remaining concerns privately, and it acts as a final protection against oversights. In fact, some states actually require separate legal representation for the agreement to be valid. Yet even where separate representation isn't mandated, it can smooth a separation settlement by weakening any claim that one partner didn't know what he or she was signing, didn't understand the agreement, or was unfairly represented by counsel. Both lawyers should sign the agreement as well, to

show that they have reviewed it carefully. Ultimately, a well-written prenup can protect both parties no matter what financial circumstances may arise. If you have misplaced your prenuptial agreement document, call your attorney, who should have a copy on file.

Postnuptial Agreement

A postnuptial agreement is a legal contract entered into after marriage. Like a prenup, it describes how your and your partner's assets and debts are to be divided in case of a divorce, and it can also specify nonfinancial expectations, including various inheritance rights. Unlike prenups, which are now widely accepted by the courts, the enforceability of postnups varies from state to state. If you've misplaced your postnuptial agreement document, call your attorney, who should have a copy on file.

Marriage Certificate

If you were married in the U.S., you can obtain a certified copy of your marriage certificate by sending the "Marriage Certificate Request" form and the appropriate fee to the state or local vital statistics office where your marriage occurred. On your Protection Portfolio CD-ROM, you'll find a link to a national vital statistic directory, www.cdc.gov/nchs/howto/w2w/w2welcom.htm, which lists addresses and fees. For those married outside the U.S., contact the U.S.-based consulate of the country in which you were married.

Common-Law Marriage

Oklahoma, Pennsylvania, Rhode Island, Alabama, Colorado, Iowa, Kansas, South Carolina, Texas, Utah, and Montana, as well as the District of Columbia (and for inheritance purposes only, New Hampshire) legally recognize that a man and a woman who have lived together for a sustained period of time

and who think of themselves and present themselves to the public as man and wife, are joined in “common-law” marriage within that state and are entitled to the protections of marriage. Since the marriage isn’t formally recorded, however, the burden of proof is with the couple—or one partner.

The proof you need to show that you’re in a common-law marriage differs from state to state. In general, partners must prove that they have the mental capacity to marry, and they must have lived together under one roof for a significant period of time (this period isn’t defined in any state). They must share the same last name, refer to each other as “my wife” and “my husband,” and file joint tax returns. Their friends and acquaintances must also consider them to be “married.” If you’re in a common-law marriage and it breaks up, you’d file for divorce the same way you would if you were formally married.

If you’re a partner in a common-law marriage and you live in a state that legally recognizes the union, please make sure you check your state laws to find out what documentation you’ll need to prove your common-law marriage status so you’ll be protected in case your partner dies or leaves. I also strongly urge you to look into a cohabitation agreement and the four estate planning documents that I believe almost everyone should have in place: a will, revocable living trust, advanced directive and durable power of attorney for health care, and a financial power of attorney. These documents can all be found on the Protection Portfolio CD-ROM.

Domestic-Partner Registration

Domestic partners are two individuals who are in a long-term, committed relationship and are responsible for each other’s financial and emotional well-being. A number of cities (currently, about 100) allow unmarried couples (same sex and opposite sex) to register as domestic partners and become eli-

gible for domestic-partnership benefits that companies may offer to their employees (for a list of the cities, visit the Human Rights Campaign Website: www.hrc.org). Some counties, private companies, organizations, universities, and a number of state governments (including those of Connecticut, Illinois, Iowa, Maine, Montana, New Jersey, New Mexico, New York, Oregon, Rhode Island, Vermont and Washington) provide domestic-partner benefits to employees. (Because same-sex couples in Massachusetts and California can marry, they're treated as married couples for purposes of state employee benefits.) Employers set their own definitions of domestic partner when they decide who is eligible for benefits. Typically, domestic partners must have lived together for at least six months, be responsible for each other's financial welfare, and be at least 18 years old.

In addition, five states plus District of Columbia allow same-sex couples to register their domestic partnership: California, District of Columbia, Hawaii, Maine, Oregon, and Washington. To register a domestic partnership in California, visit the California Secretary of State's Website at www.ss.ca.gov (look under "Domestic Partners Registry"). For District of Columbia, go to www.dchealth.dc.gov (look under "Domestic Partnership"). For information about registering your partnership in Hawaii (where it's called a "reciprocal beneficiary relationship"), visit the Website of Hawaii's Vital Records office at www.state.hi.us/doh/records/rbrfaq.htm. For Maine, go to: www.state.me.us. For Oregon, visit the Vital Records site at <http://www.oregon.gov/DHS/ph/chs/order/dp.shtml>. For Washington, go to <http://www.secstate.wa.gov/corps/domesticpartnerships>. For information on civil unions in New Jersey, see www.state.nj.us/health/vital/reg-bycnty.shtml. To download guides to states' civil union laws, visit this area of the Human Rights Campaign web site: <http://www.hrc.org/issues/marriage.asp>. Links to these Websites can be found on the Protection Portfolio CD-ROM.

Separation (Legal)

Separation gives both partners the opportunity to find out what it would be like to live apart from each other—in separate residences and often with separate finances. In some states, you can file for legal separation only as a prelude to divorce. In other states, you can be separated indefinitely, without ever getting a divorce. Basically, legal separation is defined as no longer living together and not having the intention to reconcile. It's a kind of limbo, since one of you has probably moved out, but you're still legally married and can't marry another person.

When your separation is a conscious first step toward filing for divorce, you and/or your spouse can apply for a formal legal separation. Before filing a petition for separation with the county court, ask your attorney to prepare a legal separation agreement or to look over an agreement that you and your spouse have drafted together.

In some states, moving out with no intention of returning constitutes a legal separation, which can fix the date for certain financial matters. (Before separating, check with an attorney or your state's attorney general's office to see whether this applies in your state.) Depending on the state in which you live, the date of separation can matter a great deal in determining the financial outcome in a divorce or legal separation. Among other issues, it can affect how much alimony may be at stake, your responsibility for any debt incurred by your spouse before and after the date of separation, and how you'll divide retirement assets (although it won't affect your right to a share of your spouse's Social Security benefits, which is based on the date of divorce). If you know or sense that you may be headed for divorce, try to plan your separation date with all these factors in mind.

In order to protect yourself, make sure that all financial and property issues are covered and very carefully worded in a separation agreement that you work out with your spouse and

your respective attorneys. File your separation agreement in your Protection Portfolio. If you've misplaced your separation agreement, contact your attorney, who will have a copy on file, and request that a copy be sent to you.

Separation (Informal)

An informal separation is simply a way of saying that a partner has moved out, often to give both parties time to think things over. Though you may eventually get a divorce, this isn't necessarily the intention of either of you when you informally separate. In some cases, you may not want a divorce—perhaps for religious, financial, or practical reasons (such as the maintenance of your health-insurance coverage). Note that in an informal separation, you may both have the same legal responsibilities and duties to each other as you did when you were living together.

PROTECT YOURSELF FINANCIALLY WHEN YOU SEPARATE

Once a separation seems inevitable, turn your attention to financial matters as quickly as you can. If you procrastinate, you may one day find that you're responsible for credit-card debt that was incurred right after you moved out, that one of your joint accounts has been wiped clean of its assets, or that the home equity line of credit that was there in case of emergencies now has a loan against it for \$20,000—for which you're responsible. Don't be afraid to separate your accounts immediately. If you end up getting back together, you can always reopen them. The following is an overview of everything that should be done immediately after it becomes clear that a separation is imminent:

- Consult an attorney regarding the divorce laws in your particular state, and their applicability to your particular situation.
- If you don't already have a checking account in your name only, open one.
- Close all joint accounts, including credit-card accounts. Don't freeze money accounts, because one or both of you may need access to the funds. With your attorneys' approval, split the money from joint accounts equally.

- Make copies of all financial documents that show your true debts, assets, and expenses—including tax returns, bank statements, household and credit-card bills, records of expenses for the children, and receipts documenting every penny you spend to live from month to month.
- Start keeping track of all debts incurred and money paid to each other after the date of separation. This includes money spent on joint bills, improvements to the home, moving expenses, children, and insurance premiums—everything that pertains to the two of you. If you decide to pay support to your spouse while you're working things out, make sure that all these sums are documented and that you have an agreement in writing as to what these funds are to go for. If you have such an agreement, these payments may be tax deductible, although they'll be considered taxable income to your spouse.
- See a tax specialist to decide whether you're going to file your tax return jointly or separately.
- Sit down and figure out what you're worth as a couple. First determine the value of everything you own jointly. Gather documentation of all your joint assets—your home or homes, real estate, jewelry, art, furnishings, automobiles, investments, retirement plans, bonds, mutual funds, and savings or money-market accounts. In addition, if your spouse has stock options, see an attorney at once, as most states are still sorting out whether a stock option that may not be exercised until years after a divorce should be considered a joint asset at the time of divorce.
- After you determine what you have in assets, as well as your expenses and income, try to work out an equitable division. Don't do this before you have all the relevant information and documentation, however, because you can't negotiate without the facts. Don't agree to anything without consulting an attorney and a tax specialist.
- Reduce your spending wherever possible to generate some savings for the rocky road ahead.

Divorce Decree

You can obtain a copy of your divorce decree by sending a “Divorce Decree Request” form and the appropriate fee to the state or local vital statistics office where your divorce occurred. On your Protection Portfolio enhanced CD, you’ll find a link to www.cdc.gov/nchs/howto/w2w/w2welcom.htm, a national vital statistics directory that lists addresses and fees.

Once your divorce decree is filed at the county courthouse, you’re officially divorced. This is the time to make sure that all your documents—the deed to your house, the title to your car or boat, your will or trust, insurance policies, retirement plans, IRAs, and every investment or asset that was previously held jointly—reflect your new status. Please don’t let this paperwork slide, for decisiveness will help the healing and make you feel stronger for having put your past behind you. With the clutter gone, you’ll be freer to put your energies into starting over again.

Annulment (Legal)

There are two different kinds of annulments: a legal annulment, and a religious annulment. A legal annulment is a court order that basically announces to the world that your marriage was never legally valid to begin with—it’s as though your marriage never took place. A court is commonly willing to declare a legal annulment in cases where one spouse lied to, defrauded, or misled the other. The assumption is that if the spouse who was lied to had known the truth, he or she wouldn’t have gotten married. Other grounds for annulment include a bigamous marriage (one in which your partner was already married), a marriage in which one of the parties wasn’t of legal age, a marriage in which a party was forced into wedlock, or a marriage that took place while one or both parties was intoxicated or under the influence of drugs. Legal annulments are available in most states.

Please store your legal annulment in your Protection Portfolio. If you've misplaced the form, contact the courthouse that issued your annulment for a replacement copy.

Annulment (Religious)

A religious annulment is associated with the Catholic Church, and doesn't eliminate the need for a divorce. If you're Catholic and you divorce and wish to marry someone else, the church won't formally recognize your new marriage until your old marriage is annulled. So if you're considering a religious annulment and you want to remarry under the auspices of the Catholic Church, you should first make an appointment to see your parish priest. Next, a church court, known as a marriage tribunal, meets to discuss all the elements of your previous marriage—including the reasons leading to the divorce. During this meeting, the tribunal may ask you to provide a list of friends and family members who were “witnesses” to your marriage, as well as certain legal documents pertaining to your marriage, such as your marriage license. The tribunal will review all the evidence, written and oral, and decide whether or not, according to the policies of the Catholic Church, you have grounds for an annulment. If they say no, you have the right to appeal. If you lose your appeal, you can take your request for annulment all the way to Rome!

The religious annulment process can take anywhere from several months to several years. Please store your religious annulment in your Protection Portfolio. If you have misplaced your religious annulment, your local Catholic Church can help guide you through the process to get a replacement copy.

Child- and Spousal-Support Orders

If there are children involved when you and your spouse decide to separate or divorce, one of you may need to file a

request for temporary child- and/or spousal-support or alimony, as well as for custody and visitation rights, at your local court. In most cases, soon after filing you'll receive a temporary order from the court; a permanent order will be issued once your divorce is final. Even after a final order has been issued, the court usually has the right to alter child-support provisions until the children are "emancipated." That occurs when they turn 18 (or 19 if they haven't yet graduated from high school). Either ex-spouse can petition the court for a change in support payments or custody arrangements until that time. The court also retains jurisdiction over spousal support until support is terminated.

If your spouse is behind in child-support payments, unfortunately, you're not alone. The legal term for past-due child support is arrearage, and it's a national shame. If this is your situation, contact your state's Child Support Enforcement (CSE) program and ask for their help. The federal Website, www.acf.dhhs.gov, also has links to individual state agencies.

If you don't have a copy of your child- and/or spousal-support order, please request one. The courthouse where your order was executed will have a copy on file.

Death Certificate

You can obtain a copy of a death certificate by sending a "Death Certificate Request" form and the appropriate fee to the state or local vital statistics office where the death occurred. On your Protection Portfolio CD-ROM, you'll find a link to www.cdc.gov/nchs/howto/w2w/w2welcom.htm, a national vital statistics directory that lists addresses and fees.

IF YOU'VE BEEN RECENTLY DIVORCED OR WIDOWED

Filing a death certificate or a divorce decree into the Protection Portfolio is only the first step you need to take to protect yourself if you've been recently divorced or widowed. Many of us emerge from a divorce or the death of a loved one with assets we must manage and protect, perhaps for the first time in our lives. After seeing the ways in which people tend to jeopardize these assets in their grief, anger, exhaustion, or confusion, I've come up with a rule that's never once failed: *Take no action with your money other than keeping it safe and sound for at least six months to a year after a loss.*

I'm simply telling you that you're not equipped now—emotionally or financially—to make the big decisions that will have to be made. These include decisions about investing your money on your own or entrusting it to an adviser. If your money is in a secure place, a place that has allowed you to feel safe and comfortable about it until now, I want you to leave it there and to wait until your emotional equilibrium is restored before you take any action. If you feel your money isn't currently safe, make the financial changes that will get your money to a safe place, and then do nothing else for the time being. I want you to put any money that isn't safe now into a money-market fund or treasuries, and that's all.

Over the next few months, try to make as few changes in your life as possible. At the same time, begin asking yourself some essential questions: How do I feel about where I'm living? Am I frightened by the amount of money it takes to live? Are there areas in which I could easily cut back on my spending? In time, clarity will set in, and you'll know what you must do, whether it's selling the house, taking a job or a second job, or cutting back on what you can do for your children. In time, you'll be able to make all the necessary changes. Just give yourself time.

Final Words

By compiling and storing your most important personal documents in the Protection Portfolio, you're truly taking the essential steps of putting "People First, Then Money, Then Things." Compiling these documents ahead of time will help prevent you and your family from going through the worry and confusion that can result when the unexpected occurs to a loved one, and those who are left behind don't know how to locate vital legal and financial documents. Whether you're single, living with someone, married, getting divorced, or starting your life over following a death, take the steps today to protect your tomorrows—and the tomorrows of those you love.

About the Author

Suze Orman has written six consecutive *New York Times* bestsellers: *Women & Money*; *The Money Book for the Young*, *Fabulous & Broke*; *The Laws of Money*, *The Lessons of Life*; *The Road to Wealth*; *The Courage to Be Rich*; and *The 9 Steps to Financial Freedom*, as well as the national bestsellers, *Suze Orman's Financial Guidebook* and *You've Earned It, Don't Lose It*. In addition, she has created *Suze Orman's Identity Theft Kit*, *Suze Orman's FICO Kit*, *Suze Orman's Will & Trust Kit*, *Suze Orman's Insurance Kit*, *The Ask Suze Library System* and *Suze Orman's Ultimate Protection Portfolio*.

Orman has written, co-produced, and hosted six PBS specials based on her *New York Times* best-selling books, and she is the single most successful fundraiser in the history of public television. She twice won a Daytime Emmy Award in the category of Outstanding Service Show Host, and her latest PBS Special "Women & Money" began airing nationwide on PBS in March 2007.

Orman is a contributing editor to *O, The Oprah Magazine* in the United States and South Africa and to *O at Home*. She has a bi-weekly column, *Money Matters*, on Yahoo! Finance, and writes a syndicated newspaper column entitled *Women & Money*. Suze hosts the award-winning *The Suze Orman Show*, which airs every Saturday night on CNBC and on XM & Sirius radio, and also hosts the *Financial Freedom Hour* on QVC television. In September 2007, Hay House Radio began airing Suze's radio show, *The Spirit of Wealth*.

Orman, a CERTIFIED FINANCIAL PLANNER™ professional, directed the Suze Orman Financial Group from 1987–1997, served as Vice President of Investments for Prudential Bache Securities from 1983–87, and from 1980–83 was an Account Executive at Merrill Lynch. Prior to that, she worked as a waitress at the Buttercup Bakery in Berkeley, California, from 1973–80.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certificate requirements.

