

Ultimate Essential Docs Checklist

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WHAT

you need

WHERE

you can find it

WHY

it matters

LINKS

to learn more

FirstJobFinance.com

Gather docs now, stress less later

The amount of paperwork you have to keep track of in the real world is truly baffling.

Computers have been around for decades, yet here we are, in 2017, **juggling a never-ending avalanche of vital, elusive documents.**

While organizing all of your essential files and paperwork is tough, no doubt, it's not impossible - there's still hope!

I've put together this checklist of important documents you'll need at some point, likely on short notice.

For each document, I'll show you:

- **WHAT** the document is and **WHAT** it's for
- **WHERE** to find it
- **WHY** it matters and **WHY** you'll need it
- **LINK** to more in-depth information

Obviously gathering boring paperwork isn't any sane person's idea of fun. But the stress relief, both now and when you need to quickly find one of these docs, is well worth it!

- *Ryan Yost, CERTIFIED FINANCIAL PLANNER™ and fellow adult-in-progress*

Disclaimer

The following is for informational purposes only.

This is not individualized financial or any other type of advice and should not be treated as such.

Please consult a qualified financial advisor for advice specific to your situation.

Yes, I, Ryan Yost, am a CERTIFIED FINANCIAL PLANNER™ and have provided - to the best of my knowledge and understanding – accurate information and helpful OPINIONS that can be applicable to the general population.

But I cannot guarantee that the below suggestions are optimal for your particular situation. Therefore, you should absolutely NOT rely solely on the following information, but conduct your own research and make your own decisions.

I utilize the informal “you” in this document only to make the information more digestible. It is not, in any way, an indication that this information is directed toward or sufficient for you or anyone else.

I am NOT liable for any decisions you make as a result of this informational document.

Please be critical of this information, be diligent in your financial/life decisions, and consult multiple resources before taking action.

Identification

Birth Certificate

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What: Proves where, when you were born and that you're really a person.

Where: If your parents don't have a hard copy, you can request one from the local government office where you were born.

Why: It's sometimes requested as proof of ID when applying for things through a bank, for a passport, and other adult matters. Plus, you might run for President someday!

Social Security Card

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What: A small, cardboard card that has your Social Security number on it.

Where: If your parents don't have a copy, you can apply for a replacement. More info on [ssa.gov](https://www.ssa.gov). **KEEP THE HARD COPY IN A SAFE PLACE!**

Why: Pretty much the gold standard of keeping track of US citizens, the card and number are required for too many things to list here – that means it's a *really* important item to have and scan for easy access!

Passport

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What: Allows you to travel to foreign countries.

Where: You can apply for one online (travel.state.gov), gather the necessary supporting documents and head to a local post office.

Why: If you want to travel outside the US, it's required! Also, it's a commonly requested form of ID when applying for things.

Voter ID

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What: Shows the district in which you are allowed to vote.

Where: Register to vote at usa.gov/register-to-vote, go through the process, and receive your voter ID in the mail.

Why: Many states require voter ID to vote. Plus, it verifies that you are registered and ready to vote.

Legal

Car Registration

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What: Document that shows who owns the car, title number, license plate number, and Vehicle Identification Number (VIN).

Where: You get this document when you initially register your car. Often kept in the glove compartment. Acquire a temporary one or replacement on your state's government website.

Why: In addition to being a requirement to own a car, you will need to reference the information when getting repairs, a parking pass, etc. Also, when a cop asks for "license and registration" – this is the registration!

Car Loan

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What: Formal doc from your lender that lays out the detailed terms of your auto loan. Might be called a "promissory note."

Where: Get a copy from your auto loan provider and keep one in your car.

Why: Use as a reference point for paying off your car and making sure you don't break any of the terms of the agreement.

Student Loans

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What: Your various loans, how much you owe, and interest rates.

Where: Using your FSA ID, you can go to nslds.ed.gov to access your information. If you have a private lender, reach out to them for more info.

Why: You need to know how much debt you have and what interest rates you're paying to effectively make a plan to get debt free!

Apartment Lease

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What: Proves you're the legal tenant of your apartment, specifies your and your landlord's responsibilities, the utilities arrangement, and much more!

Where: You should receive a copy after signing. Ask your landlord, rental agency or leasing agent for a copy if you misplaced it.

Why: There are often "gotchas" and rules you need to keep in mind while living in the apartment! Also can be used as a proof of residence.

Insurance

Health Insurance ID Card (dental, vision too)

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What: This plastic card specifies your health insurance company, policy details, co-pay amounts and a ton of service resources and phone numbers.

Where: If under 26, you're likely on your parents' plan – they can help you get one. Save a scan of it and keep on you just in case!

Why: You need this any time you want to visit the doctor, go to the hospital (besides emergency room) and get prescriptions. Very important!!!

Renters Insurance

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What: Heard of homeowner's insurance? This is the same thing for your apartment.

Where: If you don't have it, Google for a local insurance agent at one of the big names (State Farm, Allstate, etc.). Read thoroughly once to understand what it does and doesn't do, and save in your electronic files.

Why: Renter's insurance will protect you financially when the worst happens in your apartment – theft, fire, injury, etc. It is 100% a must-have!

Disability Insurance

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What: Insurance policy that replaces some of your income if you can't work due to certain medical reasons.

Where: There are tons of cheap, easy options. Let Google be your guide.

Why: This is not for old people! If you get really sick, injured, etc. and can't work, this will replace a solid chunk of your income!

Auto Insurance

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What: A policy document that proves your car is properly insured and explains how to handle policy claims.

Where: You or your parents obtained a policy when you bought the car. Keep in your glove compartment at all times!

Why: As far as I can tell, it's illegal to drive without it. **When something goes wrong, it will cover your butt!**

Work

Offer Letter

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What: A formal document from your soon-to-be employer that lays out the job being offered and specifics of the job (pay, benefits, etc.)

Where: You will likely be required to sign an offer letter to formally accept a new job. You and your employer will keep a copy.

Why: If your employer doesn't keep its word, you have something to back you up. You can also use it as proof of income when apartment hunting prior to your first paycheck.

Employment Contract

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What: A formal agreement between you and your employer, specifying your responsibilities, expectations, pay, benefits, firm rules, etc.

Where: You should be given a copy when you start working. Ask your boss or human resources department for your contract if needed.

Why: You need to uphold the terms of your contract while working for your employer, as well as keep your employer accountable for the things you were promised in the contract.

Employee Manual & Benefits Package

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What: A big, detailed document laying out a bunch of important stuff like healthcare coverage, employee benefits, company rules and protocol, etc.

Where: Likely provided on your first day. When in doubt, ask for a copy.

Why: You want to take advantage of your employee benefits, as well as honor your employer's guidelines. This document should tell you how.



Retirement Plan Description

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What: Explains everything about your company's retirement plan (401k, 403b, profit-sharing, etc.), like vesting period, matching contributions, investment options, etc.

Where: Consult your boss, HR department or an online portal if provided.

Why: Saving early for retirement is a GREAT idea, - knowing how to take advantage of your retirement plan is an essential first step!

Tax

Tax Returns (Federal and State)

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What: The forms you file with the government that determine how much you have to pay in taxes for the year.

Where: Your parents handled your taxes when you were younger, so coordinate with them on how to handle now that you're working.

Why: Explains a TON about your finances and is one of the most important aspects of your personal finances. Absolutely a must-have!

Form W-2

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What: A blue, envelope-looking document that shows how much money you made, saved in your retirement plan and paid in taxes for the year.

Where: Your employer keeps track of your information and provides shortly after year-end. You'll have one for each job in the tax year.

Why: It contains the most important information used on your tax returns and must be submitted with your tax returns. It can also be used as proof of income.

Form 1099s

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What: A tax document for your investment account(s). One per account.

Where: You can download a copy on the website/portal of your investment /brokerage company. It may also be mailed to you.

Why: Like the W-2, you'll need to use the information for your tax return and submit to the IRS when filing your taxes.

Miscellaneous

Credit Reports

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What: Show the details of your credit history. The three credit reporting agencies are Equifax, Experian, and TransUnion.

Where: You are entitled to a free, annual credit report from each of the three agencies at annualcreditreport.com.

Why: By looking over your credit reports, you can see how you've handled debt/credit over the years, as well as check if there is any incorrect or fraudulent information on your reports, which would affect your ability to get a job, apartment and much more!

Official College Transcript



What: Proves that you attended your particular college and shows your academic performance.

Where: You can request your transcript from your university's Office of the Registrar or similar department.

Why: It's likely required when applying for a job and provides your overall GPA to include on your resume.

High School Diploma



Why: Besides sentimental value, you may need to prove you graduated high school at some point.

Completed Applications



What: Any formal app you submit for a job, apartment, loan, new account, credit card, etc.

Why: Not only is it just good practice to hold on to these things, but you can reference info on old applications so that you don't have to track it down the next time. Huge time saver!

Online Access is Good Enough

The following items are (usually) easily found on portals and websites you use on a regular basis. So while saving electronic copies of these are a plus, it's probably not necessary. You'll want the most recent statements anyway.

Checking account statements

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Savings account statements

☐

Credit/Debit Card Statements

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Brokerage/Investment Account Statements

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IRA / Roth IRA Statements

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Retirement plan statements (401k, 403b, profit-sharing, etc.)

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Paystubs / Paychecks

☐

Utility Bills (Water, gas, electricity, cable)

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