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.
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.

<table>
<thead>
<tr>
<th>IMPORTANT PERSONAL DOCUMENTS CHECKLIST</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Birth certificate(s) and adoption certificate(s)</td>
</tr>
<tr>
<td>☐ A copy of driver’s license(s)</td>
</tr>
<tr>
<td>☐ Passport(s)</td>
</tr>
<tr>
<td>☐ Military record of service</td>
</tr>
<tr>
<td>☐ Citizenship papers and/or green card</td>
</tr>
<tr>
<td>☐ Marriage certificate and prenuptial or postnuptial agreement</td>
</tr>
<tr>
<td>☐ Domestic-partner registration and cohabitation agreement</td>
</tr>
<tr>
<td>☐ Divorce decree and child- and/or spousal-support order</td>
</tr>
<tr>
<td>☐ Death certificate(s)</td>
</tr>
</tbody>
</table>
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.
<table>
<thead>
<tr>
<th>DOCUMENT</th>
<th>HOW LONG TO KEEP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ATM printouts</strong></td>
<td>One Month After you balance your checkbook every month, throw away all ATM receipts.</td>
</tr>
<tr>
<td><strong>Paycheck stubs</strong></td>
<td>One Year Once you have compared these with your W-2 form and annual Social Security statement, discard.</td>
</tr>
<tr>
<td><strong>Medical bills</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Utility bills</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Cancelled checks</strong></td>
<td>Keep for one year, unless needed for tax purposes, in which case keep for three years after filing.</td>
</tr>
<tr>
<td><strong>Bank statements</strong></td>
<td>Keep for one year, unless needed for tax purposes, in which case keep for three years after filing.</td>
</tr>
<tr>
<td><strong>Credit-card receipts</strong></td>
<td>Keep for one year, unless needed for tax purposes, in which case keep for three years after filing.</td>
</tr>
<tr>
<td><strong>Quarterly investment</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>statements</strong></td>
<td></td>
</tr>
<tr>
<td>DOCUMENT</td>
<td>HOW LONG TO KEEP</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Income-tax returns, plus documentation, including receipts, cancelled</td>
<td>Three Years</td>
</tr>
<tr>
<td>checks, and other documents that support income or a deduction on your</td>
<td>Keep returns for at least three years. Please bear in mind that you can be audited by the IRS for any</td>
</tr>
<tr>
<td>tax return</td>
<td>reason for up to three years after you've filed a tax return, or up to six years if you omit 25</td>
</tr>
<tr>
<td></td>
<td>percent of your gross income. For records that would help you through an audit—especially if your</td>
</tr>
<tr>
<td></td>
<td>returns include capital gains or losses, if you own your own business or are self-employed, if</td>
</tr>
<tr>
<td></td>
<td>you have inherited considerable sums of money or have bought and sold a lot of property— a</td>
</tr>
<tr>
<td></td>
<td>conservative approach is to keep the records for seven years beyond the date you disposed of the</td>
</tr>
<tr>
<td></td>
<td>property, securities, or business.</td>
</tr>
<tr>
<td></td>
<td>If you don’t file a tax return at all, there’s no statute of limitations. Hold on to your returns,</td>
</tr>
<tr>
<td></td>
<td>W-2 forms, 1099 forms, records of investment income, and/or any other income (rental income, for</td>
</tr>
<tr>
<td></td>
<td>example), and documentation of tax deductions.</td>
</tr>
<tr>
<td>Cancelled insurance policies</td>
<td>Keep for three years.</td>
</tr>
<tr>
<td>Records of selling a house</td>
<td>Keep for three years. You’ll also need home-sale records as documentation for any capital-gains tax.</td>
</tr>
<tr>
<td>Home-improvement records</td>
<td>Hold for at least three years after filing the tax return that includes the income or loss on the</td>
</tr>
<tr>
<td></td>
<td>asset (your home) when it’s sold.</td>
</tr>
<tr>
<td>Record of selling a stock</td>
<td>Keep for at least three years as documentation for any capital gains or capital loss on your tax</td>
</tr>
<tr>
<td></td>
<td>return.</td>
</tr>
<tr>
<td>Annual investment statement</td>
<td>Keep for three years after you sell any investment.</td>
</tr>
<tr>
<td>Records of withdrawing</td>
<td>Keep records of money withdrawn from a retirement account for three years.</td>
</tr>
<tr>
<td>DOCUMENT</td>
<td>HOW LONG TO KEEP</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Records of satisfied loans</td>
<td>Seven Years Keep for seven years.</td>
</tr>
<tr>
<td>Sales receipts</td>
<td>Keep until warranty expires, until you can no longer return or exchange the item purchased, or (if needed for tax purposes) for three years.</td>
</tr>
<tr>
<td>Disputed bills</td>
<td>Keep the bill until the dispute has been resolved.</td>
</tr>
<tr>
<td>Titles (of home, auto, boat, etc.)</td>
<td>Keep until you sell and transfer title.</td>
</tr>
<tr>
<td>Other property records</td>
<td>Keep while active.</td>
</tr>
<tr>
<td>Certificates of deposit</td>
<td>Keep until CDs are cashed in.</td>
</tr>
<tr>
<td>Stock certificates</td>
<td>Keep while active.</td>
</tr>
<tr>
<td>Disability-insurance policy</td>
<td>Keep while active.</td>
</tr>
<tr>
<td>Auto-insurance policy</td>
<td>Up to the limit of your state’s statute of limitations for liability, in case of late claims.</td>
</tr>
<tr>
<td>Homeowners insurance</td>
<td>Up to the limit of your state’s statute of policy limitations for liability, in case of late claims.</td>
</tr>
<tr>
<td>Health-insurance policy</td>
<td>Keep while active.</td>
</tr>
<tr>
<td>Other insurance documents</td>
<td>Keep while active.</td>
</tr>
<tr>
<td>Loan agreements</td>
<td>Keep until loan has been fully paid and proof of payment has been received.</td>
</tr>
<tr>
<td>DOCUMENT</td>
<td>HOW LONG TO KEEP</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------------------------------------------------</td>
</tr>
<tr>
<td>Keep While Active</td>
<td>Keep until the child reaches age 21.</td>
</tr>
<tr>
<td>Child-support orders</td>
<td>Keep while active.</td>
</tr>
<tr>
<td>Contracts</td>
<td>Keep while active; also keep statements.</td>
</tr>
<tr>
<td>Retirement-plan records</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Birth certificate</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Citizenship papers</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Passport</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Marriage certificate</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Domestic-partner registration</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Adoption certificate</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Divorce decree</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Death certificate</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Social Security card</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Records of paid mortgages</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Will</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Revocable living trust</td>
<td>Keep forever.</td>
</tr>
<tr>
<td>Durable power of attorney</td>
<td>Keep forever.</td>
</tr>
</tbody>
</table>
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; there were more than 332,000 identity-theft complaints filed with government agencies in 2014, making it the most-reported consumer complaint issue.

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 identify 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 mailboxes—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 or store clerk; it can also be installed on a gas-station credit/debit system.

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 makes 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://holdmail.usps.com/holdmail/](https://holdmail.usps.com/holdmail/) (you’ll find a link to this Website on your Must Have Documents Website).

• *Place smart 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 a 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.* Go to [www.optoutprescreen.com](http://www.optoutprescreen.com); with one application, you can direct each of the three credit bureaus to not include your account in marketing material.
• **Choose to opt out.** You can opt out of receiving preapproved credit-card offers by calling 888-5-OPT OUT (888-567-8688) or visiting www.optoutprescreen.com. 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. The DMA also has a service to opt out of receiving unsolicited commercial e-mail for two years. Go to www.dmachoice.org to change your mail and e-mail preferences. On the Must Have Documents Website, you’ll find the Website links to both of these 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
800-680-7289
Equifax
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
800-525-6285

Experian
https://www.experian.com/fraud/center.html
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. (Or you can access your credit reports, free of charge, at www.annualcreditreport.com.) 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 accessible online (you can also use the “Request Reinvestigation” form on your Must Have Documents Website).

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. You can download a copy of the FTC Identity Theft affidavit at https://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf or call 877-ID-THEFT for a copy of the affidavit (you’ll find a link to the FTC ID Theft Affidavit on the Must Have Documents Website). 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:** Contact the credit-card issuer and ask for a new account number. Also request that a new 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 at https://www.sec.gov/complaint.shtml (the Must Have Documents Website includes a direct Website link to the complaint center), or by writing:

  U.S. Securities and Exchange Commission
  SEC Office of Investor Education and Advocacy
  100 F St. NE
  Washington, DC 20549-0213
  Phone: 202-772-9295

- **Passport:** If your passport has been lost or stolen, contact the U.S. Department of State through their Website, https://travel.state.gov/content/passports/en/passports/lost-stolen.html, or call 877-487-2778.
• **Stolen mail:** If identity theft occurs as a result of someone stealing your mail, contact your local postal inspector or file a complaint at postalinspectors.uspis.gov/contactus/filecomplaint.aspx. 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 Must Have Documents Website.

• **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.

• **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 FCC’s complaint center at https://consumercomplaints.fcc.gov/hc/en-us or by calling 888-CALL-FCC.
(The Must Have Documents Website has a link to the FCC Website if you wish to file a complaint online.)


**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 a 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 information 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 Must Have Documents Website. There, you’ll also find a link to a national vital statistics directory that lists addresses and fees: www.cdc.gov/nchs/w2w.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 $50 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.
Your written request must be notarized and include a valid photo identification of the requester. You can learn more at: www.travel.state.gov/passport/get/first/first_825.html. Birth certificate requests should be sent to:

Department of State  
Passport Services  
Vital Records Section  
Room 510  
1111 19th St., N.W.  
Washington, D.C. 20036

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.
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 Must Have Documents Website and apply by mail. You’ll also find a link to the “Application for Passport By Mail” form at http://travel.state.gov/content/passports/en/passports.html. The cost for a renewal passport is $140 ($95 for children under age 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 Must Have Documents Website we have included a link to this “Application for Passport” form at http://www.state.gov/documents/organization/212239.pdf.

**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 10 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 $140, 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 Must Have Documents Website 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 Must Have Documents Website. 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.” You can complete the form online at http://travel.state.gov/passport/forms/ds4085/ds4085_2662.html.

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 https://vetrecs.archives.gov/VeteranRequest/home.html (you’ll also find a link to this Website on your Must Have Documents Website). 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.

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) at www.uscis.gov/i-90. The Website contains links to all documents you need to file for a replacement, and the fees involved.

If you need to replace a lost or stolen green card, you can access the documents at the same web address: https://www.uscis.gov/i-90. You can apply online or by mail.
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 who are not married, 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. On your Must Have Documents Website, I have included a cohabitation agreement, prepared by Frederick Hertz, for your use.
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 Must Have Documents Website, you’ll find a link to a national vital statistic directory, www.cdc.gov/nchs/w2w.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**

Alabama, Colorado, 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. The following states recognize certain common-law marriages based on their dates: Georgia (before 1997), Idaho (before 1996), and Ohio (before 1991).

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 Must Have Documents Website.

**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 state and city governments allow unmarried couples to register as domestic partners and become eligible for domestic-partnership benefits that companies may offer to their employees. 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. 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.
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.hhs.gov/programs/css, 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 the Must Have Documents Website, 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 been called “a force in the world of personal finance” and a “one-woman financial advice powerhouse” by USA Today. A two-time Emmy Award–winning television host, New York Times mega-best-selling author, magazine and online columnist, writer/producer, and one of the top motivational speakers in the world today, Orman is undeniably America’s most recognized expert on personal finance.

Orman for 16 years was the contributing editor to O, The Oprah Magazine and for 13 years hosted the award-winning The Suze Orman Show, which aired every Saturday night on CNBC. Over her television career, Suze has accomplished what no other television personality ever has before. Not only is she the single most successful fund-raiser in the history of public television, but she has also garnered an unprecedented eight Gracie awards, more than anyone in the 41-year history of this prestigious award. The Gracies recognize the nation’s best radio, television, and cable programming for, by, and about women.

In 2010, Orman was also honored with the Touchstone Award from Women in Cable Telecommunications, was named one of “The World’s 100 Most Powerful Women” by Forbes, and was presented with an Honorary Doctor of Commercial Science degree from Bentley University. In that same month, Orman received the Gracie Allen Tribute Award from the American Women in Radio and Television (AWRT), which is bestowed upon an individual who truly plays a key role in laying the foundation for future generations of women in the media.

In October 2009, Orman was the recipient of a Visionary Award from the Council for Economic Education for being a
champion on economic empowerment. In July 2009, *Forbes* named Orman 18th on their list of “The Most Influential Women In Media.” In May 2009, Orman was presented with an honorary Doctor of Humane Letters degree from the University of Illinois. In May 2009 and May 2008, *Time* magazine named Orman as one of *Time*’s “100 Most Influential People in the World.” In October 2008, Orman was the recipient of the National Equality Award from the Human Rights Campaign.

In April 2008, Orman was presented with the Amelia Earhart Award for her message of financial empowerment for women. *Saturday Night Live* spoofed Orman six times during 2008–2011. In 2007, *Businessweek* named Orman one of the top 10 motivational speakers in the world—she was the ONLY woman on that list, thereby making her 2007’s top female motivational speaker in the world.

Orman, who grew up on the South Side of Chicago, earned a bachelor’s degree in social work at the University of Illinois, and at the age of 30 was still a waitress making $400 a month.