

EVERREADY FAMILY

The Household Inventory

Know what you own. Room by room.

What it is

A room-by-room inventory of everything in your home — what it is, what it's worth, where the paperwork lives. When the insurance adjuster asks, when the executor starts, when the family has to divide things fairly, this is the document that answers.

Who it's for

Every homeowner and renter. You don't need to be rich for an inventory to matter — the families who need it most are the ones who'd be hurt worst by losing everything with no record of what was in it.

How to use it

Work one room at a time — the sheets are identical, so print as many as you need. Photograph each room as you go, tuck receipts in an envelope per room, and re-walk the house once a year. An hour today saves your family weeks later.

A free offering from EverReady Family. No account, no subscription — print it, fill it in, keep it somewhere safe.

WHY AN INVENTORY

Three reasons this document exists

1. The insurance claim.

After a fire, a flood, or a burglary, the adjuster asks one question: *prove what you owned.* "We had a nice TV" gets you nothing. A dated list with photos, serial numbers, and values gets you paid. Most families discover this the week after the disaster — which is exactly one week too late.

2. The executor's first job.

When someone dies, the executor's first real task is figuring out what the person owned. Without an inventory, they walk room to room guessing — and the family argues over who said what belonged to whom. With one, the job is organized instead of agonizing.

3. The fair division.

Nothing divides a family faster than "Mom promised me that." An inventory with the owner's own notes about who gets what ends those arguments before they start. Write it down while everyone's calm.

HOW TO DO IT RIGHT

One room, one hour, done

- **Go room by room.** Don't bounce around — finish the kitchen completely before you start the garage. One room, one sheet (or more), then move on.
- **Photograph everything.** Wide shot of each wall, then close-ups of anything valuable. Video works too — narrate as you walk: "this is the living room, the couch was $1,200 in 2021…"
- **Open the drawers.** The valuable stuff hides in drawers, closets, and the safe — jewelry, firearms, documents, collectibles. If it's worth listing, it's worth photographing.
- **Capture serial numbers.** Electronics, appliances, tools, firearms — the serial number is what proves *your* TV is the one on the receipt. It's usually on a sticker on the back or bottom.
- **Save receipts where you can.** Big purchases especially. An envelope per room, tucked with these sheets, beats a shoebox of mystery paper.
- **Note who gets what.** The last column on every sheet. "To Jim" on the toolbox, "to Robbin" on the china. Your words, in your handwriting, carry weight no one can argue with later.
- **Re-walk once a year.** New TV at Christmas? Add it. Sold the boat? Cross it off. A stale inventory is barely better than none — date your updates.

WHAT COUNTS AS AN ITEM

List it if…

- ■ It would cost real money to replace (roughly $100 or more — adjust to your household).
- ■ It has a serial number, a receipt, or an appraisal.
- ■ Someone in the family would fight over it, or grieve losing it.
- ■ It's insured, financed, or under warranty.

Don't list every fork and towel. Do list the things that would hurt to lose with no proof you had them.

HOUSEHOLD INVENTORY

Living room

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

HOUSEHOLD INVENTORY

Kitchen

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

HOUSEHOLD INVENTORY

Primary bedroom

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

HOUSEHOLD INVENTORY

Bedroom 2

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

HOUSEHOLD INVENTORY

Bedroom 3

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

HOUSEHOLD INVENTORY

Bathrooms

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

HOUSEHOLD INVENTORY

Garage / workshop

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

Room total (this sheet): $ _____

Basement / storage

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Make / model / description	Serial #	Bought	Est. value	Photo ?	Goes to / notes

Room total (this sheet): $ _____

HOUSEHOLD INVENTORY

High-value items

Jewelry, firearms, art, collectibles, instruments, heirlooms — anything appraised, insured on a rider, or worth real money. These deserve their own page because the insurance company will ask about them by name.

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Item	Appraisal / value	Appraised (date)	Photo?	Location kept / goes to

Tip: if it's on a separate insurance rider, write the rider number in the notes column.

HOUSEHOLD INVENTORY

Where the important things are

The inventory lists *what* you own. This page lists *where the proof lives* — the things the executor and the family will hunt for in the first 48 hours.

Family name: _____	Date started: _____
Address: _____	Last updated: _____

What	Where it is
Fire safe (location + combination / key location)	
Safe deposit box (bank, box #, key location)	
Wills / trusts / powers of attorney	
Life insurance policies	
Property deeds and titles	
Vehicle titles	
This inventory + photos	
Receipts envelope(s)	
Passwords / password manager	
Spare keys (house, cars, safe)	
Other:	

Summary

Add up the room sheets. One page, the whole house — this is the number the insurance adjuster and the executor both want first.

Family name: _____ Date started: _____

Address: _____ Last updated: _____

Room / area	Sheet total	Date inventoried
Living room	$	
Kitchen	$	
Primary bedroom	$	
Bedroom 2	$	
Bedroom 3	$	
Bathrooms	$	
Garage / workshop	$	
Basement / storage	$	
High-value items	$	
Other:	$	
HOUSEHOLD TOTAL	**$**	

Keep one copy with these sheets, one copy somewhere else — a second drawer, a relative's house, a cloud drive. An inventory that burns with the house is no inventory at all.



The Household Inventory

You just did the hardest part of being ready: writing it down.

WHAT THIS UNLOCKS

Where to go from here

Digital Asset Inventory Workbook ($19.95) — the other half.

This inventory covers the physical house. The workbook covers everything you can't touch: accounts, logins, subscriptions, digital photos, crypto, the whole online life. Together they're the complete picture.

Family Command Center ($37) — where it all lives.

The Command Center is the family's one organized place: everyone's info, accounts, documents — and this inventory, filed where the executor can find it in minutes instead of weeks.

Executor's Kit ($37) — what happens next.

When the time comes, the executor's first job is already half done — because you made this list. The Kit walks them through everything after: the paperwork, the accounts, the fair division, step by step.

Five Conversations (FREE) — the talk that starts it.

The inventory is the paperwork. The conversations are the people. If you haven't had the talk yet, start there.

Ready for whatever comes.