

LIFE GOES ON BAG - THEORY AND PRACTICE

[Workbook page: WB001.PDF](#)

[Listening to Katrina companion page: HYST - Documents](#)

Disasters come in all shapes and sizes. House fires, hurricanes, earthquakes, tornados, and many others. Most people never experience these directly, but those who have all agree that prior preparation makes life easier. Successfully winning the disaster game requires that you safeguard two things.

1. Your Health
2. Your Wealth

Your Health includes your life - and the life and health of your family. Your Wealth means:

1. Money (which fluctuates in value).
2. Major Assets (Home, vehicles, real estate holdings, etc.)
3. Material Possessions (other valuables, including contents of your home).
4. Your Identity
5. Your Education
6. Your Skill Set
7. Your Earning Potential

The last four things (IESSEP) are closely related, but they translate to future wealth. If you have to find a new job due to some emergency or disaster, especially if you find yourself far from home, you will need to be able to document your Identity, Education, and Skill Set in order to be able to find a job and establish a stable living condition.

When thinking about your IESSEP, understand that as your life circumstances change, so will your needs in this area. If you are a retired person, for instance, you will not be too concerned with finding employment - but you will want to secure your investments, pension, SS, or other retirement benefits and accounts. If you are a college student, you will want to actively safeguard your transcripts and records of the current semester, as well as any financial aid you may be receiving.

The most common disaster for American families is a house fire. If you are going to abandon your house in 60 seconds, never to return, what are you going to want the most? Are you going to run to the filing cabinet and try to pull out all your critical documents? Are you going to try to save those irreplaceable pictures? Run to the bedroom and snatch up the valuables? Try to figure out which of grandma's medicines you should toss in a bag while your spouse tries to get her out of the house? Are you going to try to pack some clothes? Come on! Make a decision! The house is on fire!

Wouldn't it be fortuitous if you had everything you needed packed into one box all ready to go? All you need to do is grab that one box or bag and go? Well, that's our goal - it's something we call HYST, which means, "Have Your Stuff Together". The worksheets and projects on this site are designed to help you do this without being overwhelmed. We are going to make a survival kit for your wealth!

[Listening to Katrina - www.theplacewithnoname.com/blogs/klessons](http://www.theplacewithnoname.com/blogs/klessons)

Shane Steinkamp © 2008 - All rights reserved.

There are some things that cannot be replaced, and there are some things that are difficult to replace. Among the things lost by people to hurricane Katrina, I most heard about irreplaceable family photos. The second most lamented loss was vital records such as birth certificates, marriage certificates, and other documents that are tremendously difficult to replace when the government is shut down or only running on one cylinder. Third was cherished heirlooms, and way down in fourth place was the balance of personal property - including homes and cars. Everyone who has lost everything agrees that their emotional wealth - photos and treasured items - are the things they miss the most. People spend a lot of time protecting their material wealth, but very little time protecting their emotional wealth. Emotional wealth means:

8. Photographs
9. Mementos and trinkets of sentimental value.
10. The things you stick on your refrigerator.
11. Other items of emotional investment.

If we are going to secure our documents, the first order of business is to collect these documents into one place. This is a universal necessity of any emergency plan. This may be somewhat difficult, because pictures may be mounted in frames, and other documents scattered about your home, office, and bank security boxes. So, take some time and get all of your priceless photographs and personal documents together. I have made a handy list that you can print out and check off. It is in the [Workbook](#), on this page: [WB001.PDF](#)

Feel free to add anything I have missed.

As you collect them, organize them in some way. You may choose to keep them in a small fire safe, but whatever method you use to collect them, be sure that you can pick them up and walk out of the house with them easily. A briefcase or file box may be just the thing. It doesn't really cost anything to do this, and HYST is mentally and emotionally beneficial even if you never experience a disaster.

Our goal is to build something that we will call our Life Goes On Bag or LGO Bag. After any emergency or disaster, Life Goes On, and we want to make sure that we carry into the future those things that are most valuable to us. We may lose some things, but our goal is to avoid losing everything.

Shane