

For the Record

Replacing the documents you can't live without

YOU'RE SUPPOSED to keep them locked in a safe-deposit box or a fire safe (or safely framed behind glass on your wall) because they're that important. Your birth certificate, your passport, your college diploma, the deed to your house—these pieces of paper define who you are, announce what you've accomplished, and prove what you own. You may not need to present them or refer to them often, but when you do—when selling your car or home, applying for a job, travel-





ing abroad—their absence can be a deal breaker. The good news? If you haven't kept these documents locked away and they've gone missing, they're not irreplaceable. You can rebuild your permanent personal file and be a complete, thoroughly documented person again. And filling in the missing pieces is probably easier than you think.

WRITTEN BY ERIK JACKSON
PHOTOGRAPH BY MONICA BUCK

“My face is my passport.”

Vladimir Horowitz,
as quoted in *Time*
magazine (April 28, 1986)



	Why You Need It	Where to Get a New One	What You Need to Get It	How Long It Takes
<p>Birth Certificate</p> 	<p>To enroll in schools or the military; to obtain a passport; to get a driver's license or a marriage license if you don't have a passport; to apply for government and private benefits (such as insurance and retirement benefits). You need your child's birth certificate as proof of age to sign him or her up for elementary school or Little League.</p>	<p>Don't call the hospital where the birth took place. Instead, "start with the vital statistics office in the birth state," says Sandra Smith of the National Center for Health Statistics. Go to www.dcc.gov/nchs/howto/w2w/w2welcom.htm, a website run by the NCHS, to get the phone number and address of your state's office. Or check the government pages of the phone book.</p>	<p>As many vital statistics—name, gender, parents' names, place of birth, and birth date—as possible. Some states also require a photo ID. Replacement fees range from \$4 to \$30.</p>	<p>In-person requests could yield the certificate within minutes. By mail you can expect to wait about four weeks, or two weeks if you pay an additional fee for expedited service. Some states offer overnight service, too. There may be longer waits in late summer, when parents are requesting birth certificates for children starting school.</p>
<p>Social Security Card</p> 	<p>To apply for a job or a driver's license; to register for college classes; possibly to apply for insurance or Medicaid. "Usually your Social Security number alone will suffice these days," says Jane Zanca, a senior public-affairs specialist at the Social Security Administration, but some places may still want to see the original card as assurance that the number is legitimate.</p>	<p>At your local Social Security office. Click on the "Contact Us" button at www.socialsecurity.gov to find locations. (There are about 1,300 offices around the nation.) You can also download the application form from the site. While you <i>can</i> mail in your request and supporting documents, Zanca warns against it, citing concerns about stolen mail and identity theft.</p>	<p>A completed one-page application, as well as one original identifying document, such as your driver's license, passport, or marriage or divorce record. If you were born outside the United States, you may need to show proof of citizenship or lawful alien status. Photocopies are not accepted. There is no charge for replacement cards.</p>	<p>If you go to your local Social Security office in person, it could take as little as five minutes to process your request. Your card will be mailed to you within two weeks. If you can't wait for the replacement, the Social Security Administration can give you a printout on its letterhead that verifies your number, says Zanca.</p>
<p>Passport</p> 	<p>To travel internationally; for identification purposes in place of a driver's license or a nondriver's photo ID.</p>	<p>If your passport has been lost or stolen, you must appear in person at a passport-processing facility to request a replacement. The U.S. Department of State's website, www.travel.state.gov/passport_services.html, has a list of locations, plus forms and instructions (or call 877-487-2778). If your passport needs to be renewed, you can do so by mail.</p>	<p>Proof of U.S. citizenship (such as a birth certificate), proof of identity, two passport photos, and completed application forms. See the website for additional requirements for children under 14 and expedited requests. The fee for in-person renewals is \$85, or \$70 for children under 16. Renewals by mail (adults only) cost \$55.</p>	<p>About six weeks for regular service. Two weeks for expedited service, which costs an additional \$60, plus delivery. Nongovernment expediting services, such as Passport Express (www.passportexpress.com) and Passports and Visas.com (www.passportsandvisas.com) are reliable and can get your replacement in one to three days, but they charge as much as \$179.</p>
<p>College Diploma</p> 	<p>For psychological validation; to prove to skeptical friends and relatives that you really <i>did</i> graduate. Particularly proud (or insecure) grads might even want two copies: one for home and one for the office.</p>	<p>Your school's student-services department. No one else can give you a real copy of your diploma. Ignore websites that claim they can get one for you—their "diplomas" are just novelty items.</p>	<p>A written, signed request, stating why you need a copy, accompanied by your vitals (most likely your signature, Social Security number, address, year of graduation, and degree), plus a check for the replacement fee, which varies by school (Arizona State University West charges \$10; Harvard Business School, \$115).</p>	<p>It depends. Some universities process replacement diplomas only at certain times of year—and good luck getting one in May, when schools are busy churning out diplomas for graduation ceremonies. If you avoid such peak times, your request could be processed in a day. Call your school to get an idea of its time frame.</p>

Go to www.realsimple.com/records for information on storing important documents safely.

	Why You Need It	Where to Get a New One	What You Need to Get It	How Long It Takes
<p>School Transcripts</p> 	<p>To apply for graduate school or professional regulatory boards, and to take certain graduate-school admissions tests (like the LSAT). Occasionally potential employers will request an academic transcript.</p>	<p>Go through your college or university's student-services department. Websites that claim to expedite the process can be unreliable or just plain fraudulent.</p>	<p>A transcript-request form (check the school's website, or ask for one from your student-services office) or a written request that includes your Social Security number, year of graduation, degree, and address, plus a check to cover the fee, if any. Some schools require an applicant's actual signature, not a copy, in which case you'll have to make the request in person or by mail.</p>	<p>A day to two from the time the school receives your request, provided there's no hold on your account. If you're in a rush, request FedEx service. But Veronica Primrose, a student-services specialist at the University of Notre Dame, warns that if the request comes at a busy time (January and May are the worst), you may have to wait longer.</p>
<p>Old Tax Returns</p> 	<p>"You'll need these to secure a competitive rate on a loan or for any real estate transactions," says Zenna Lim, a broker at the Barron Mortgage Group, in New York City. And your accountant will need them to prepare your taxes. "We usually ask for the tax returns for at least one year prior," says Jackie Perlman of H&R Block in Kansas City, Missouri.</p>	<p>Start with your accountant or tax preparer, who usually keeps copies of your returns on file. You can also get copies of federal returns directly from the Internal Revenue Service. Visit www.irs.gov to download the required forms, or call 800-829-1040 to request them.</p>	<p>Fill out and mail in IRS form 4506. The cost is \$39 for each return requested.</p>	<p>It could take up to 60 days to get the returns, so plan ahead. (It's the IRS—what did you expect?)</p>
<p>Car Title</p> 	<p>To sell your car.</p>	<p>Your state's department of motor vehicles. Check the government pages in your phone book for locations.</p>	<p>A completed DMV application form and the application fee, which varies by state (Utah charges \$6; Oregon, \$55). You'll also need to show ID and proof that you own the car, such as your vehicle registration or your license-plate number and VIN (vehicle identification number).</p>	<p>As little as four days, depending on the state.</p>
<p>Property Deed</p> 	<p>"You need the deed to show evidence of ownership," says Michael Landsman, a real estate attorney at the New York City law firm of Holm & O'Hara. This would be necessary if you're selling or refinancing your house or property, or transferring the title for estate-planning purposes.</p>	<p>Check with the lawyer who handled your closing. (When your deed is recorded by the county, your copy is returned to either you or your attorney.) If your attorney doesn't have the title, call the county clerk's office, where deeds are usually recorded. You could also hire a title company to do the search for you. Look in the Yellow Pages under "Title Search."</p>	<p>The street address of the property. "If you want better service, also provide the tax map ID number," says Jim McEvoy of the LandAmerica Financial Group, in New York City. There is no fee if you request the title yourself (there may be a small charge for copying); title companies usually charge around \$100 to do a search.</p>	<p>The process takes about 10 business days in most cases, says McEvoy.</p>