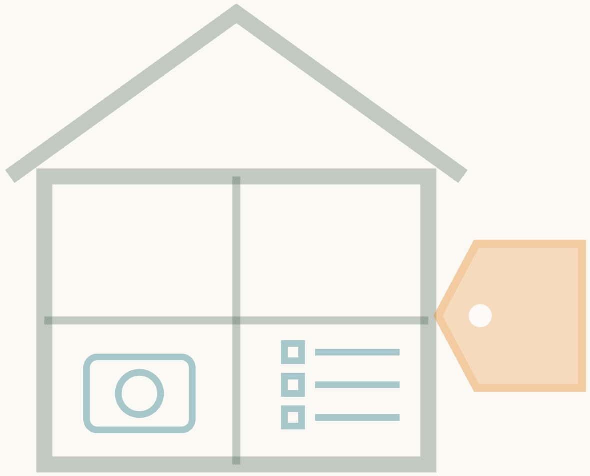
ARDENT WORKSHOP

FREE STARTER · ARDENT WORKSHOP

Home Inventory Starter

List what you own, room by room, with what it would cost to replace it — pre-filled with a worked example so you can see how it works.

Free starter guide



Your free home inventory starter

A home inventory only helps if it exists before you need it. This free starter is one workbook: list what you own, room by room, and roughly what it would cost to replace today. It opens on 46 example rows from a fictional household (the Brightwater household) so you can see it working before you clear them and start your own. Some rows are sets, so the totals count 56 items: the Items figures add up each row's Qty, not the number of rows.

How to use the starter

1. Walk one room at a time — the Room dropdown on the Inventory tab already lists 15 common rooms in the order you'd naturally walk them. Add or rename rooms on the Room Totals tab to match your home.
2. One row per item, or per set if several are alike — a set of dining chairs or a shelf of board games can be one row with the Qty column set above 1.
3. Record the Replacement cost as what it would cost to buy the same thing new today, not what you paid for it — an item bought a few years ago can cost more to replace now than you paid.
4. Mark whether a receipt is saved and whether you've photographed the item. Neither is required to fill in a row, but both are worth doing while you're standing in the room.
5. The Room Totals tab adds up items and replacement cost for every room, and for the whole house, the moment you type — nothing to calculate by hand.

What to record, and why

Brand, model and serial number matter most for electronics and large appliances — they're what ties a specific item to a specific purchase. Photograph each room as a whole, then each higher-value item on its own; a photo taken before anything happens is worth more than a memory of what a room used to look like. Save receipts as you get them, and keep a copy of this workbook somewhere off-site — email it to yourself, save it to a cloud drive, or leave a printout with a relative — so a single event in the house can't take the record along with everything it lists.

Two places worth reading for more on this, before your first loss rather than after: the Insurance Information Institute's guide to creating a home inventory (https://www.iii.org/article/how-to-create-a-home-inventory), and the National Association of

Insurance Commissioners' home inventory page (https://content.naic.org/consumer/home-inventory).

A list is a start. A checked list is protection.

This starter proves the idea — list what you own, room by room, with what it would cost to replace. It does not check that list against anything.

The example rows are from a fictional household — not real belongings or prices. This workbook is a record you keep, not insurance or legal advice.