



The Three-Bag Checklist

For regular Minnesotans. Not preppers, not tactical timmys - people with jobs, kids, a mortgage, and a driveway that needs shoveling.

TIER 1	TIER 2	TIER 3
		
FANNY PACK	ORANGE BAG	WAR BAG
On your body	30-second grab	Staged, rarely moved
Always carried	House is compromised	Stay-put + vehicle
TARGET WEIGHT	TARGET WEIGHT	TARGET WEIGHT
3-4 lb	25-35 lb	No limit

✓ THE RULE THAT DECIDES EVERYTHING

A bag you will not carry is furniture. If Tier 1 is heavy enough that it lives in the truck, cut it down until it doesn't. If Tier 2 can't be walked a mile, it isn't a go bag - it's a closet. Kids carry **10-15% of body weight**, no more. Three bags, deliberately redundant, and each one has to work alone: never rob one to fill another, because that is how all three fail on the same day.

🕒 WHAT ACTUALLY KILLS GO BAGS

Not the packing list. **Rot**. Expired meds, dead batteries, cash you borrowed back, and pants your kid outgrew two sizes ago. A bag packed in 2023 and never opened is worse than no bag, because you are counting on it. Twice a year, at the daylight-saving changes: rotate meds and food, test every battery, re-count the cash, check clothing sizes, re-shoot the house inventory video, and read the plan out loud with the family.

✓ HOW TO USE THIS SHEET

Print two copies of each bag section. One goes inside that bag in a Ziploc; one goes on the wall or in a binder. The checkboxes are your inventory - the strip at the end of each section is the bag's service record. When somebody else in the house has to pack or check a bag, they should be able to do it off this paper without calling you.

Build It On A Paycheck

Nobody buys this in one trip, and anybody telling you to drop \$2,000 on a kit is selling something. Buy it in three passes, in this order. Each pass works on its own.

PASS ONE - ABOUT \$60

The stuff that is stupid not to own, in any house, prepper or not.

- ☐ **4-way gas / water shutoff wrench** - about \$8
Lives clipped to the bag. Shuts the gas meter and the water main.
- ☐ **Leather work gloves** - about \$15
- ☐ **N95 10-pack** - about \$12
- ☐ **Two headlamps** - about \$20
- ☐ **Whistles, one per person** - about \$5

PASS TWO - ABOUT \$165

This is where 72 hours stops being a theory.

- ☐ **NOAA weather radio with SAME alerting** - about \$35
For tornado, the highest-value single item you will ever buy.
- ☐ **Sawyer Squeeze + two collapsible bladders** - about \$45
- ☐ **20,000 mAh battery bank + car charger** - about \$30
- ☐ **One real tourniquet (CAT Gen 7 or SOFTT-W)** - about \$30
Buy a real one. The \$12 copies fail under load, which is the only time it matters.
- ☐ **8x10 tarp, Gorilla tape, 100 ft paracord** - about \$25

PASS THREE - ABOUT \$400

The family tier. Spread it over a few paychecks.

- ☐ **GMRS license (\$35) + two GMRS handhelds** - about \$115
One license, ten years, no test, covers your whole household.
- ☐ **Sleeping bags or wool blankets, one per person** - about \$120
- ☐ **Tire plug kit + 12V compressor** - about \$60
Highest-value thing in the vehicle, and it earns its keep on an ordinary Tuesday.
- ☐ **Three fire extinguishers, 2A:10BC** - about \$75
- ☐ **Bucket toilet + sanitation supplies** - about \$30

TWICE A YEAR, SIGN IT OFF

	MAR (spring forward)	NOV (fall back)
Meds + food rotated		
All batteries tested / swapped		
Cash re-counted, small bills		
Kids' clothing sizes checked		
House inventory video re-shot		
Plan read aloud w/ family		
Vehicle kit swapped for season		

The Orange Bag

72 hours. House fire, tornado, flood, gas leak, furnace failure.
Deliberately NOT tactical - orange gets you found, and it reads 'civilian in trouble.'



1. PAPER

The highest-value pound in the bag, and the one nobody packs. Everything after a disaster - money, shelter, medicine - starts with proof.

- ☐ **Insurance declarations pages** - home, auto, life, health
The dec page showing actual coverage limits, not just the policy number.
- ☐ **Photocopies:** licenses, passports, birth certificates, SSN cards, marriage license, deed or mortgage statement, vehicle titles
- ☐ **Pet vaccination records**
Shelters turn away undocumented animals. This is why people abandon pets.
- ☐ **Thumb drive: video walkthrough of every room, closet, and garage**
Adjusters pay for what you can prove existed. Re-shoot yearly, copy to cloud.
- ☐ **Written medical summary per person** - conditions, meds and doses, allergies, doctors, pharmacy
- ☐ **One old labeled prescription bottle**
A pharmacist can do an emergency refill off the label when the system is down.
- ☐ **Laminated contact card per person, with an out-of-state relay contact**
Local circuits jam first; long-distance often still passes. Kids memorize the out-of-state number.
- ☐ **\$300-500 cash in fives, tens, and twenties**
Card readers die with the grid, and nobody makes change.
- ☐ **Spare keys** - house, both vehicles, safe, storage unit

2. FEET, HANDS, LUNGS

The real post-tornado ER load is hands and feet on debris, plus respiratory. Not dramatic, and not what people pack for.

- ☐ **Broken-in boots + wool socks, staged next to the bag**
People evacuate at 2 a.m. in flip-flops. This matters more than most of the bag.
- ☐ **Heavy leather work gloves, one pair per adult**
Actual leather. Not tactical gloves.
- ☐ **N95s, 10-pack**
Tornado debris is fiberglass, insulation, and pulverized drywall. Fire aftermath is worse. Wildfire smoke reaches Minnesota now.
- ☐ **Safety glasses**
- ☐ **Full change of clothes per person, seasonal**

3. WATER

You cannot carry 72 hours of water. Carry the ability to make it.

- ☐ **Sawyer Squeeze or Katadyn BeFree** - primary filter
- ☐ **2x collapsible 2L bladders + one hard 1L bottle**
The hard bottle is the one you can boil in.
- ☐ **Aquatabs** - chemical backup, not the primary
- ☐ **WaterBOB for the bathtub** (stays home)
Fill it the moment a warning drops, not after.

4. FOOD

No cook, no prep, high fat. Skip MREs - heavy, pricey, and they constipate people who aren't drinking enough.

- ☐ **Peanut butter, tortillas, tuna or salmon packets**

Tortillas don't crush. Bread does.

- ☐ **Trail mix, jerky, hard candy**

- ☐ **Electrolyte powder**

The actual casualty after a tornado is a 50-year-old doing cleanup labor in July who goes down from heat and dehydration.

5. TOOLS

- ☐ **4-way gas / water shutoff wrench, clipped to the bag strap**

- ☐ **Small prybar or wrecking bar**

Jammed doors and warped frames after wind or fire.

- ☐ **100 ft paracord + 2 rolls Gorilla tape**

- ☐ **One heavy 8x10 tarp - roof patch after hail or wind**

- ☐ **Roofing nails + furring strips (stay in the garage)**

A tarp with no way to fasten it is a picnic blanket.

- ☐ **Headlamp per person + spare batteries**

Hands free. Kids get their own - it's morale and control as much as light.

- ☐ **NOAA weather radio with SAME alerting, crank or battery**

- ☐ **20,000 mAh bank, 12V charger, inverter, cables for every phone**

Your vehicle is the generator.

- ☐ **Whistle per person**

6. SANITATION

The classic omission. Post-disaster illness is overwhelmingly fecal-oral.

- ☐ **Contractor bags + kitty litter**

- ☐ **Baby wipes, hand sanitizer, TP in a Ziploc**

- ☐ **5-gallon bucket + snap-on toilet seat (stays home)**

That is the entire solution and it costs about \$20.

7. MEDICAL

- ☐ **7 days minimum of every prescription, rotated at DST**

- ☐ **Ibuprofen, acetaminophen, children's acetaminophen dosed by weight**

- ☐ **Benadryl, Imodium, antacids**

- ☐ **Antibiotic ointment, hydrocortisone, moleskin / blister kit**

Blisters are the injury that actually ends a walk-out.

- ☐ **Tweezers, trauma shears, nitrile gloves**

- ☐ **Tourniquet + 2x compressed gauze**

- ☐ **Assorted bandages, medical tape**

- ☐ **Spare glasses - old prescription pair**

Forgotten every time, and then somebody can't drive.

8. COMFORT - NOT OPTIONAL

Sleep deprivation is what actually breaks families in a shelter.

- ☐ **Earplugs + eye mask per person**

Shelters are lit and loud around the clock.

- ☐ **Deck of cards, coloring book, one small toy per kid, candy**

Every credible evacuation account says the same thing: the parents who could occupy their kids had a completely different 72 hours.

✖ 9. THE MINNESOTA TAX

The section that gets people killed here, and it isn't on most lists.

- ☐ 20 F-rated sleeping bag or wool blanket per person
- ☐ Chemical hand warmers, hat, gloves, base layers
- ☐ Winter layer lives in the vehicle trunk, Nov-Mar

From November to March the vehicle kit matters more than the house kit. Most Minnesota deaths in this category are people stranded in a car.

🐱 10. PETS

- ☐ Carrier, leash, collapsible bowl, one week of food
- ☐ Vaccination record (also in the paper section)

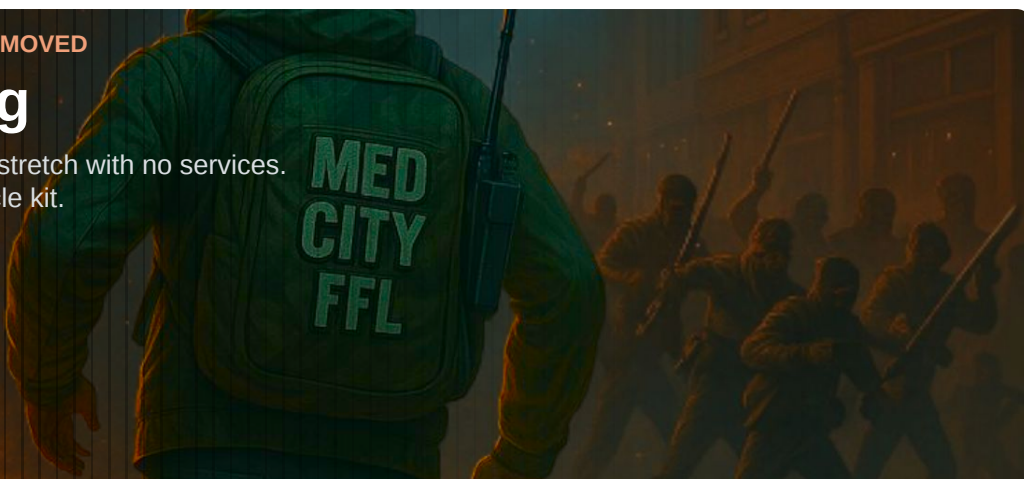
ORANGE BAG - ROTATION LOG (meds, food, batteries, kid sizes)

___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
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TIER 3 - STAGED, RARELY MOVED

The War Bag

Riots, unrest, an extended stretch with no services.
Mostly a stay-put and vehicle kit.



⊕ READ THIS BEFORE YOU BUY ANYTHING

The honest historical read changes the packing list. **Civil unrest is a logistics, communications, fire, and legal problem - not a gunfight.** LA '92, Belfast, Sarajevo, Ferguson, 2020: the people who came through whole had comms, water, organized neighbors, fire suppression, and the discipline to stay home. The people who came through badly went out into it.

📻 1. COMMUNICATIONS - THE #1 FORGOTTEN CATEGORY

- ☐ GMRS handhelds for the family
FCC license is \$35, ten years, no test, and it covers your whole household.
- ☐ Written PACE plan: primary / alternate / contingency / emergency
Tape it inside each radio's battery door. Paper survives the dead phone.
- ☐ Pre-arranged rally points + check-in windows
'We transmit at :00 and :30' beats any device. Cell networks fail from congestion before they fail from damage - assume texts pass when calls don't, and assume neither works after the first hour.
- ☐ Physical scanner (Uniden digital, or an RTL-SDR and a laptop)
Scanner apps depend on the network that is about to die.
- ☐ Spare batteries + 12V charging for every radio

2. FIRE - THE MOST-FORGOTTEN REALITY

Buildings burn in unrest. Historically the signature weapon of civil disorder is fire, not firearms.

- ☐ **Fire extinguishers, 2A:10BC minimum - one per floor plus garage**

And everyone in the house knows how to use one.

- ☐ **Garden hose staged and connected, buckets**

- ☐ **Combustibles cleared from the structure**

Move trash bins, pallets, and gas cans away from walls. Trim anything touching the house. Shopkeepers in LA and Belfast figured this out fast.

- ☐ **Roof access route identified - and walked in the dark**

- ☐ **Burn gel / Water-Jel dressings**

3. STRUCTURE

- ☐ **Plywood pre-cut per window, labeled, pre-drilled, with clips or lag screws**

Buying plywood the morning it starts is not a plan. It is the third thing everyone tries to buy and the first thing that sells out.

- ☐ **Blackout curtains**

A lit house in a dark neighborhood is a beacon. Light discipline is free.

- ☐ **Exterior motion lighting, plus one switch that kills all of it**

4. CHEMICAL + CROWD EXPOSURE

CS and OC drift for blocks and do not care who you are.

- ☐ **Half-mask respirator, P100 + organic vapor cartridges, fitted and tested**

- ☐ **Sealed goggles - not shooting glasses**

- ☐ **Glasses, not contacts**

Contact lens wearers get taken completely out of the fight by gas. Nobody mentions this and it decides the night.

- ☐ **Full change of clothes in a sealed bag**

Gas stays on fabric for days and re-activates in a hot shower.

- ☐ **Bump helmet - or an ordinary bike helmet**

The real injury mechanism in every riot is thrown bricks and bottles.

- ☐ **Cut-resistant gloves - glass everywhere, always**

5. MEDICAL - A DIFFERENT PROFILE

Penetrating, blunt, and burn instead of cuts and blisters.

- ☐ **Two tourniquets minimum - CAT Gen 7 or SOFTT-W**

Buy real ones. Counterfeits fail under load, which is the only time it matters.

- ☐ **Hemostatic gauze, pressure dressings, chest seals**

- ☐ **SAM splint, burn dressings, trauma shears, gloves**

- ☐ **STOP THE BLEED course - everyone in the house**

Free, two hours, and it matters more than any item above it. Gear without training is decoration.

6. LEGAL - WHERE PEOPLE ACTUALLY LOSE

- ☐ **A lawyer's number written down, before anything happens**

- ☐ **Minnesota use-of-force rules, understood cold and in advance**

Minnesota has no stand-your-ground statute and no castle-doctrine immunity statute; the standards live in case law. Get this from an attorney, in writing - not from a forum, and not from this sheet.

- ☐ **Dedicated camera or dash cam - not just your phone**

From LA to Kenosha, the aftermath is a legal proceeding. Footage that isn't on the device in your pocket is a different kind of asset.

☐ **Logbook + a wristwatch**

Time-stamped notes written as it happens are evidence and insurance documentation. Costs nothing. Forgotten universally.

 7. VEHICLE

☐ **Tire plug kit + 12V compressor**

Highest-value vehicle item, full stop. Debris and glass are guaranteed, and a flat in a bad place is the actual nightmare.

☐ **Full-size spare, jack, breaker bar**

☐ **Tank above half. Always.** Stations close before stores do.

☐ **Jerry cans with stabilizer, rotated quarterly**

☐ **Bolt cutters, prybar, chainsaw** - blocked routes cut both directions

 8. IF THERE ARE FIREARMS IN THE HOUSE

Not a tactics section. The boring administrative parts that decide how this goes for you.

☐ **Photograph every serial number, make, and model - store it off-site**

This is what an insurance claim and a police report both require. Reconstructing it after a break-in or a fire is miserable.

☐ **Locked storage, sized to the household**

Especially with kids in the house, or anyone going through a rough stretch.

☐ **Spare optic and light batteries**

The single most common failure, and the cheapest one to prevent.

☐ **If you carry: training and a legal plan, in that order**

The range time is the cheap part. The two-hour conversation with an attorney is the part almost nobody does.

 THE ITEM THAT ISN'T GEAR

Every case study points the same direction: **organized neighbors are the strongest predictor of coming through unrest intact.** The shopkeepers who organized in '92 did better than the ones who didn't. Belfast ran street committees. Two neighbors who will answer a radio at 3 a.m. outperform every object on this page.

WAR BAG - ROTATION LOG (fuel, batteries, extinguisher gauges)

TIER 1 - ALWAYS ON YOU

The Fanny Pack



Daily defense and daily needs. The one that is actually there when something happens. Target 3-4 lb. If it's heavier you'll leave it in the truck - and then you built it wrong.

 1. DEFENSE - ORDERED BY HOW OFTEN IT IS ACTUALLY USED

☐ **Light, 500-1000 lumens, pocket clip**

You will use this weekly. Nothing else on the list is close.

☐ **OC spray**

Covers the enormous middle band of real encounters - loose dogs, an aggressive drunk, road rage - that don't remotely justify lethal force.

☐ **Folding knife, one-hand open**

☐ **Tourniquet, flat-folded, one-hand accessible**

Statistically the highest-expected-value item in this entire bag. Car wrecks and shop accidents outnumber gunfights by orders of magnitude. Practice applying it one-handed, on yourself.

- ☐ If you carry: spare magazine, in a pocket that doesn't shift

2. MEDICAL

- ☐ Mini IFAK: compressed gauze, Israeli bandage, gloves, tape, band-aids
- ☐ 2-3 day blister pack of your prescriptions
- ☐ Ibuprofen, Benadryl, Imodium, antacid
- ☐ Chewable 325 mg aspirin

Weighs nothing and is the standard first move in a suspected cardiac event - yours or a stranger's.

3. DAILY NEEDS

- ☐ Multitool - Leatherman Wave or Free P4; Skeletool if weight matters
- ☐ Bic lighter - the ferro rod is a novelty, the lighter is the tool
- ☐ Bandana or shemagh - forty uses, weighs nothing
- ☐ Pen + small waterproof notebook - plates, insurance info, timestamps
- ☐ N95, folded flat
- ☐ Bar + collapsible flask

4. POWER AND COMMS

- ☐ 10,000 mAh bank + short cables
 - ☐ Wall plug
- The piece everyone forgets, and the one that makes the bank useless without it.*
- ☐ GMRS handheld if it fits - the family license already covers you

5. MONEY, ACCESS, PERSONAL

- ☐ \$100-200 in small bills
 - ☐ A card kept somewhere other than your wallet
 - ☐ Spare car key
 - ☐ Window punch + seatbelt cutter
- On the keychain or in the pack. Ordinary car wrecks, not scenarios.*
- ☐ Spare glasses or contacts, sunscreen stick, chapstick
 - ☐ Same laminated contact card as the orange bag

FANNY PACK - ROTATION LOG (meds, battery bank, spray expiry, cash)

___/___/___	___/___/___	___/___/___	___/___/___	___/___/___	___/___/___
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Build Order and Bars to Clear

Treat all three lists as a backlog, not a shopping cart. Tier 1 first, because you'll carry it tomorrow. Then Tier 2, because tornado season and winter are the near-term realistic threats here. Then Tier 3 - least likely, most expensive, most training-dependent.

THE FANNY PACK IS DONE WHEN

- ☐ You carried it every day for two weeks without resenting it.
- If you did resent it, cut weight until you don't. There is no other test.*

THE ORANGE BAG IS DONE WHEN

- ☐ **You walked one mile with it loaded.**
- ☐ **The family ran a 10-minute no-warning drill using only what's in it.**

Anything you reached for and didn't find goes on the list. Anything you carried and never touched comes back out.

THE WAR BAG IS DONE WHEN

The gear is the easy half. All four of these have to be true.

- ☐ **Stop the Bleed complete** - everyone in the house
- ☐ **GMRS license issued** and every radio programmed to the same written plan
- ☐ **Plywood cut, labeled, and pre-drilled**
- ☐ **The attorney conversation has happened**

☒ **THREE THINGS WORTH PRICING OUT THIS WEEK**

All cheap, all disproportionate to their cost.

1. The \$8 four-way gas shutoff wrench.
2. The \$35 ten-year GMRS license.
3. The tire plug kit and 12V compressor.



Compliments of Med City FFL - Rochester, Minnesota

This is a planning aid, not legal or medical advice. Use-of-force law, firearm storage requirements, and prescription handling should be confirmed with a qualified attorney and your physician. Prices are ballpark figures as of August 2026 and will move.