

Important Papers: What to Keep and Where Lesson Guide

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Target Audiences

- EHC Leaders
- Adult Audiences

Objectives

- Participants will gain knowledge about:
- Sorting papers in to active, keepers, VIPs and discards.
- Appropriate ways to discard papers.
- Appropriate ways to store papers.
- How to replace valuable papers.

Handouts

- Quick Tips for Paper Clutter
- Replacing Valuable Papers
- Matching Game

Suggestions for Teaching

- Review the lesson guide, PowerPoint, handouts and activity instructions.
- Insert your name and title on the opening and closing slides in the PowerPoint.
- Make copies of handouts, including evaluation.

Introduction:

Close your eyes and picture this scene: Julie is running late and the keys can't be found as she is racing to get out the door. On the way to school, her son says the project due today was left at home so she turns around and realizes that she'll be late for work again, putting her job in jeopardy. Julie has an argument about why it was forgotten. She frowns as she realizes that her son is just as disorganized as she is and will have negative consequences throughout life. When she gets home that evening, she suddenly remembers an invitation to a wedding but can't find it anywhere. There are a couple of past-due notices as she goes through the ever-growing pile of unopened mail. The bills will be paid late...again. There is nothing to eat for dinner and she's too exhausted to buy groceries and prepare a meal. What problems in

this story had to do with paper clutter?

Every day, American businesses generate enough paper to circle the earth 20 times. Junk mail, school papers, receipts, office memos – sometimes it's hard to know what to do with all of the paper. Learning to organize papers, control the clutter, and keep important records can reduce stress and help you become more productive.

Quick Tips for Paper Clutter - Attack the Stack

Ask yourself: Is this useful? Is the information current? How hard would it be to get this information again later? Is this piece of paper helping me achieve my goals?

Active: Active papers are items that need your attention or that you use frequently. You'll want to keep them where you can get to them easily. They may include current bills and current receipts. You can usually dispose of these after 30-60 days unless they are needed for tax purposes or some other documentation.

Keepers: These are papers you want to keep but they typically don't need to be accessed as frequently as "active" papers. Organize some type of file storage for tax documents, medical records, warranties, etc.

VIP's – Very Important Papers: These papers usually need secure storage such as a safe deposit box or fire proof safe. They include social security cards, birth certificates, passports, power of attorney, property titles, etc.

Discards: One of your most important strategies in the battle against paper clutter is to regularly discard:

- Junk mail
- School papers
- Magazines
- Catalogs
- Old receipts – You typically only need to keep receipts for about 30 to 90 days. Keep receipts long enough to verify that the expense is correct on your bank statement or credit card statement. After that, you only need to keep receipts for very expensive purchases or for items that you plan to deduct on your taxes.
- Old cancelled checks and bank statements (unless needed for tax purposes or proof of purchase).
- Statements from credit cards and utilities can usually be discarded after you've checked to make sure that all charges are correct and paid the current bill.

Shred or otherwise destroy any statements, documents or records which contain personal or financial information after they are no longer needed.

Important papers sometimes need to be replaced. Here's where to go for certain documents:

Documents such as birth certificates, insurance policies, and health records may be lost or destroyed. Prompt replacement prevents delays when the documents are needed.

- Birth, death, marriage, and divorce records are available from the Arkansas Department of

Health Division of Vital Records is located in Little Rock, AR. Call 501-661-2174 or visit the website at: <http://www.healthy.arkansas.gov/programsServices/certificatesVitalRecords/Pages/default.aspx>

- Insurance policies - Contact your insurance agency for a copy of your policy. If you have any trouble locating the company, contact the Arkansas Department of Insurance at 501-371-2681 or www.state.ar.us/insurance.
- Social Security Card - Order a replacement social security card online at <https://www.ssa.gov/myaccount> or visit your nearest Social Security office.
- Driver's License - To replace a driver's license, visit your local revenue office.
- Property Deeds - Contact your local Circuit Clerk's office for property deeds.
- Passport - Visit your local Postal Service office for a new passport.

Matching Game Activity

Item:	How Long to Keep:
Retail receipt – debit	Discard after reading
Car title	Permanently
Charitable donation receipt – cash	As long as you own it
Passport	For tax time
Utility bill	Long enough to verify on statement
Newspaper	Until it expires
Birth Certificate	Until the next statement arrives.

Instructions

This matching game allows participants to practice what they've learned in the lesson. Match the paper item in the left-hand column to the correct amount of time it should be kept in the right-hand column.

This can be done individually or in pairs or small group discussion – whichever works best for your audience size and style.

Read through the lists in both columns. Instruct your audience accordingly if you want them to do this individually, in pairs or in small groups. Allow several minutes for them to make their decisions.

Announce that it's time to reveal the answers. Go through the list of paper items one at a time. Ask the audience what they think is the best response. Click to reveal the line connecting the item to the correct response.

Answers:

- Retail receipt, debit – Keep long enough to verify the correct amount has been charged to your bank account
- Car title – Keep the title as long as you own the vehicle
- Charitable donation receipt, cash – Keep for tax time. Charitable donations are tax deductible.
- Passport – Keep until it expires.

- Utility bill – After you pay the bill, keep until the next statement arrives.
- Newspaper – Discard after reading. If it's been several days and you still haven't read it, you need to discard it.
- Birth certificate – Keep permanently

References

- eXtension (www.extension.org)
- Donna Smallin – The One-Minute Organizer and www.unclutter.com
- Messies Anonymous (www.messies.com)
- Fly Lady (<http://www.flylady.net>)