

Volunteer Leader Training Guide

Organizing Papers

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Introduction

Close your eyes and picture this scene: You're running late, and the keys can't be found as you're racing out the door. On the way to school, your child says the project due today was left at home, so you turn around and realize that you'll be late for work *again*, putting your job in jeopardy. You have an argument about why it was forgotten. You frown as you realize that your child is just as disorganized as you, and it will have negative consequences throughout life. When you get home that evening, you suddenly remember an appointment with your new doctor (what is the name?) first thing tomorrow – the same time you scheduled a conference with a parent. There are piles of papers everywhere, and you can't find that slip of paper with the doctor's name and phone number to reschedule. There are a couple of past-due notices as you glance at the ever-growing pile of unopened mail. The bills will be paid late...again. There is nothing to eat for dinner, and you're too exhausted to buy groceries and prepare a meal. What problems in this story had to do with paper clutter?

Target Audience

- 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.

Handouts

- Tips for Organizing Papers
- Matching Game
- Attack the Stack Activity Cards
- Organizing Papers Evaluations

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.

After the Lesson

- Be sure to conduct the evaluation immediately following the presentation.
- Report data in AIMS.
- Three to four months after the session, contact participants for follow-up evaluation.
- Report follow-up impact in Notes section of AIMS.

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>)

Agent: Introduce self and topic.

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. So much paper and so little time. Do you ever feel like you’re drowning in paper? There’s a reason why we sometimes feel that way.

(**Agent:** Click to bring in all of the statements with blanks for the numbers. Read the first statement and allow participants time to guess the answer. Then, click to reveal the correct answer. Repeat for the other statements.)

Americans receive almost 4 million tons of junk mail every year (*50 Simple Things You Can Do to Save the Earth*).

One hundred fifteen billion sheets of paper are used annually for personal computers (*Worldwatch Institute*).

Every day American businesses generate enough paper to circle the earth 20 times.

As you can see, with all of this paper, it’s important to have a plan for dealing with the paper that comes across our desks and into our homes.

It does take some time and effort to organize papers, but it’s worth it. There are several benefits to organizing papers.

Organizing papers saves time, reduces stress, helps you stay on time for paying bills and other obligations and helps you locate papers when you need them for such things as proof of payment, disputing errors and providing documentation for taxes.

According to a study conducted by a Boston marketing firm, the average American burns 55 minutes a day looking for things they know they own but cannot find (http://www.napo-gpc.org/about_media.php).

A Harris interactive study reports that 23 percent of adults say they pay bills late (and incur fees) because they lose them.

(*Show slide or cartoon.*) So – why does it sometimes seem so difficult to deal with paper clutter? Often, it's that nagging feeling that you're going to get rid of something you may need later. In this comic, the evil clutter fairy is making her nightly rounds and is whispering in this guy's ear: "Three weeks after throwing something away – you'll need it again!"

In this lesson, we're going to talk about ways to silence the evil clutter fairy and learn about methods for controlling the clutter of paper.

Getting Organized

Think about a random pile of miscellaneous papers. When faced with this type of task, many people find it difficult to know where to start. A great way to start is by organizing the papers into four categories: **active, keepers, VIPs and discards**. Active papers are those items that need attention such as bills to be paid. Keepers are things you want or need to keep. VIPs are very important papers, such as birth certificates, that need secure storage. Discards are things that need to be recycled or thrown away, like last week's newspaper. Let's take a closer look at each of these categories and talk about sorting and storage.

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 include:

- **Current bills** – Keep them where they won't get lost and where you'll remember to pay them on time. Out of site is out of mind. Keep any bills you may need to document expenses for tax purposes. Most statements (like utility bills) can be discarded after they've been paid, unless you need them to document business or some other type of expenses. You may want to keep a current statement until the next one comes. That way, you'll have easy access to your customer number. Also, a current utility statement is sometimes needed as proof of residence for school registration or for using local, community services.
- **Current projects** – Lesson plans? Crafts? Updating your resume? Keep current projects in a convenient location.
- **Current receipts (30 to 90 days)** – You'll need to check these against the credit card or bank statements when they come in. Once checked for accuracy, decide if you need to file them for tax purposes (business expense, charitable donation, etc.).
- **Frequently used names, addresses and numbers** – I know many numbers we keep in our phones, but it's also handy to have a list of other important numbers. Let someone else know where these are located in case of emergency. At home, tell a family member or roommate where important numbers are located. At work, tell a co-worker or support staff. Someone may need to contact your doctor, lawyer, mechanic or whomever in case of emergency.

- Anything you must access often or that needs attention soon.
- Active files are items you'll be using, so you'll want to have them handy. These are not something you'll want to put in the storage shed or the attic. It's important that you do have some system of organization so that it's easy to find the items you need when you need them. There are many methods for organizing files. Choose a method that works for you. One method is to organize by topic, such as bills due, kitchen remodel, field trips. Another method is to organize by date. Label dividers or hanging files for each month. You'll also need a set of files for each day of the current month – 1 through 31. File items in the month when you'll need them. For example, ideas for Valentines games and activities could go in the February file. Your Christmas card list could go in December. At the end of one month, pull the items from the file for the next month and sort them into the dates. Flip through the date files at the beginning of each week and/or check the date file the afternoon before as you prepare for the next day. File bills by the date that you want to pay them – not the due date. If you mail the payment on the due date, it probably won't make it to the creditor by the due date and you may end up with a late charge on your next statement.

Correspondence Station

It's a good idea to have a correspondence station close to your active files. Keep everything you need to respond to a letter or to pay bills. This saves time and lets you respond to items as soon as possible. It's convenient to have pens, pencils, a calculator, your return address labels, stamps, envelopes and perhaps even usernames and passwords to check accounts and pay bills online.

Keepers

Another category of documents you'll need to handle are "keepers." These are papers you want to keep but they typically don't need to be accessed as frequently as "active" papers. They include:

- **Tax documents** – You'll want to keep these for at least three years and up to six years.
- **Home improvement or facility improvement expenses** – If you own your home or other property, keep all receipts for improvement expenses. If you ever sell the property, you'll be able to deduct these expenses from capital gains tax.
- **Child and dependent care payments are tax deductible.** These receipts should be kept throughout the year so they can be used at tax time. Documents should also be kept for several years along with the tax return in case of audit.
- **Medical bills and insurance claims** – You need to be able to verify your expenses and the amounts paid by insurance. Also, you may qualify for deductions on your taxes. If you're claiming the tax deduction, you'll want to keep these records for the same amount of time that you keep the tax return (3-6 years).
- **Health and vaccination records** – Vaccination records are sometimes required; many colleges require these for admission. These probably need to be kept permanently.
- **Warranties and owners manuals** – Keep these for the duration of the time you own the product.
- **Credit card statements** – Keep these long enough to verify accuracy with your store receipts. Remember to shred and/or burn these papers when it's time to discard.

- **Reference papers and articles** – Keep files for reference items. Labeled file folders make it easy to find reference information when you need it. For example, you may have a folder for classroom craft ideas, one for child development and another for reading readiness.
- **VIPs** – VIPs are a special type of “keeper.” These are very important papers that often require secure storage. We’ll talk about these in more detail later.

Storing Keepers

You’ll want to create some type of organized storage for your “keeper” papers. Organized storage allows you to access your papers quickly and easily.

File storage comes in all shapes, sizes and colors. The traditional metal file cabinet remains functional and convenient. However, file storage is available in many styles of furniture to match your décor and your budget. File storage doesn’t even have to be a file cabinet. You can store files in file boxes on shelves in a closet.

Here are a few tips you may want to consider for filing papers.

- **Hanging folders** – Remember the spring-set adjuster in the back of the metal file cabinets drawers? Hanging folders hang on a metal rack that doesn’t have to be adjusted. Some people find it easier to add and remove files using hanging file folders.
- **Clear tabs, dark print** – It’s easier to read the tabs on file folders if you use dark print. Sometimes the tabs are available in colors and you may want to use those if you need to color-code your files, but the clear ones are easier to read.
- **Tab on front of folder** – It is easier to see when you’re looking through the file drawer.
- **Use staples not paper clips** – Paper clips can get hung up on other papers.
- Colored folders can be used to further categorize your files, if desired.
- Three-ring binders are another great organizing tool. Use them for special projects, groups, manuals, coupons, etc.

VIPs – Very Important Papers

Very Important Papers require special consideration for storage. These papers usually need secure storage such as a safe deposit box or fireproofed safe. They include:

- Social security cards – Don’t carry your social security card in your purse or wallet. It’s best to memorize your number and keep your card in a secure location.
- Marriage certificates, birth certificates, citizenship records, military records, death certificates and separation or divorce papers should be kept permanently.
- Passports should be kept until the expiration date.
- Wills – The most secure location for the original copy of a will is on file with an attorney. You may also want to keep a copy of the will in a safe deposit box.

- Power of attorney, insurance policies and advance health directive should be kept in a secure location, and make sure that someone close to you knows where these documents are and how to get to them.
- Savings bonds and stock certificates should be kept in a fireproof safe or safe deposit box.
- Keep deeds and titles for any type of property for as long as you own the property.
- Investment certificates such as stock certificates and savings bonds need to be kept in secure storage until you cash them in.
- Any type of legal documents need to be in secure storage.
- It's a good idea to keep a household inventory in secure storage. In case of a fire, you'll have the proof of ownership needed by your insurance company.
- Keep a list of the items that are in your safe deposit box. Keep a copy of the list at home and in the safe deposit box. You may also want to safely store receipts for expensive items such as jewelry or furniture.

Storing VIPs

The safest place to store your VIPs is a bank safe deposit box. These have an annual rental fee based on size of the box. Small safe deposit boxes typically rent for between \$15 and \$25. Larger boxes will be more expensive. Fireproof lock boxes can be purchased at discount department stores or office supply stores. A small fireproof box can be purchased for as little as \$25. Bank safe deposits can usually only be accessed by the registered owner. You may want to consider having a spouse or parent listed as a co-owner on the box so they can access it in case something happens to you.

Discards

One of your most important strategies in the battle against paper clutter is to regularly discard un-needed items. Here's a list of some of the common items that contribute to paper clutter:

- Junk mail
- School papers
- Magazines
- Catalogs
- Expired warranties
- 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 (unless needed for tax purposes or proof of purchase). These need to be discarded properly to prevent identity theft.

Where to Discard

Shred – Shred any papers that have personally identifiable information and any documents that have personal financial information. This is important to reduce the chances of consumer fraud or identity theft.

Throw Away – Be sure to keep up with items that need to be thrown away. Keep a trash can handy. The larger the trash can, the more likely you are to use it.

Recycle – Some discards can be recycled. Recycling options vary from town to town, so be sure to check with your local recycling program to see what materials are collected for recycling. One ton of recycled paper uses 64 percent less energy, 50 percent less water, 74 percent less air pollution, saves 17 trees and creates 5 times more jobs than one ton of paper products from virgin wood pulp (http://recycling.colorado.edu/education_and_outreach/recycling_facts.html). By weight, paper accounts for 35 percent of solid waste in the United States.

Where to Recycle

- Curbside collection is the most convenient way to recycle. These programs offer scheduled pickups of recyclable products from the curb. Unfortunately, curbside recycling is not available in all communities.
- Drop-off centers are sites set up for us to leave materials for recycling. They serve as convenient central pickup locations for processors or recyclers.
- Buy-back centers pay consumers for recyclable materials.

Attack the Stack

The Small Business Administration (SBA) estimates that 80 percent of filed papers are never looked at again. So, as you sort through papers, carefully consider what to keep and what to discard.

Ask yourself these questions when you're trying to decide whether to keep or discard an item:

- 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?
- In summary: get rid of that pile, it's time to file!
- Sort papers into active, keepers, VIPs and discards. Use appropriate methods to store or discard promptly.

Summary

In summary, get rid of that pile, it's time to file!

Sort papers into active, keepers, VIPs and discards. Use appropriate methods to store or discard promptly.

Need more tips for dealing with papers and/or getting organized? Most of your local libraries or book stores will have books about organizing. There are also a variety of good web sites including eXtension – our national Cooperative Extension Service web site. Look for the information on recordkeeping at www.extension.org. Other good web sites for learning how to get organized are Flylady (www.flylady.net), Unclutter (www.unclutter.com) and Messies Anonymous (www.messies.com).