

GET **READY**, GET **SET**, GET **GOING**.

**LESSON 3:
ORGANIZING AND
KEEPING RECORDS**



Photos © iStock.com/ascreativeatelier
Photos © iStock.com/anastasiaboragina

E3458

Contents

- Learning Objectives..... 49
- Time..... 49
- Materials Needed..... 49
- Preparation..... 50
- Lesson Plan Overview 51
- Welcome, Review Assignments, and Distribute Handouts 52
- Organizing Personal Papers..... 53
 - Activity 1: Footprints 53
- Finding Your Important Papers..... 54
 - Activity 2: Finding Your Important Papers..... 54
 - Activity 3: Where You Keep Important Papers..... 55
- Cutting the Clutter!..... 56
 - Activity 4: Why Does Clutter Grow?..... 56
- Discussion Questions..... 57
- Are You Ready for Change? 57
- Wrap-Up..... 58
- References..... 58
- Handout: Footprints in the Sand 59
- Handout: Footprints in the Snow 60
- Handout: Keep or Toss..... 61
- Handout: Finding Your Important Papers..... 62
- Handout: Family and Children’s Records Needed..... 64
- Handout: File Folder Labels 65
- Handout: Household Inventory Form..... 66
- Handout: Cutting the Clutter!..... 67

MSU is an affirmative-action, equal-opportunity employer, committed to achieving excellence through a diverse workforce and inclusive culture that encourages all people to reach their full potential. Michigan State University Extension programs and materials are open to all without regard to race, color, national origin, gender, gender identity, religion, age, height, weight, disability, political beliefs, sexual orientation, marital status, family status or veteran status. Issued in furtherance of MSU Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Quentin Tyler, Director, MSU Extension, East Lansing, MI 48824. This information is for educational purposes only. Reference to commercial products or trade names does not imply endorsement by MSU Extension or bias against those not mentioned. Produced by the MSU Extension Educational Materials Team (<http://msue.anr.msu.edu/>).1P-10:2021-WEB-PA/LG WCAG 2.0

GET **READY**, GET **SET**, GET **GOING**.

LESSON 3: ORGANIZING AND KEEPING RECORDS



Learning Objectives

After completing this lesson, participants will be able to:

- Determine ways to be organized.
- Identify a filing system and the important papers they will keep.
- Determine ways to cut clutter in their household.

Time

- 60 Minutes

Materials Needed:

- Handouts (1 per participant):
 - Footprints in the Sand or Footprints in the Snow (choose one)
 - Keep or Toss
 - Finding Your Important Papers
 - Family and Children's Records Needed
 - File Folder Labels
 - Household Inventory Form
 - Cutting the Clutter!
 - Make a Plan for **Putting Goals Into Action** (from Lesson 2)
- A grocery bag filled with various papers including several bills to pay, paid bill statements, important personal records, income tax forms from more than seven years ago, copy of former car title no longer owned, 10-year-old letter of recommendation, junk mail, store advertisements, magazines, sample social security card, sample social security award letter, rental agreement, and others
- File folder labels (optional)
- 6–8 manila file folders (1 set for each participant) or accordion file (1 for each participant) (optional)
- 9-inch by 12-inch envelope to store important personal documents (1 for each participant) (optional)
- Name tents
- Markers, crayons, pencils, or other writing utensils
- Discussion questions
- Flip chart (optional)

GET READY, GET SET, GET GOING.**LESSON 3:
ORGANIZING AND
KEEPING RECORDS**

Preparation

Review the entire lesson. Make copies of handouts you plan to use for participants. If using 3-ring binders to organize and store handouts, 3-hole punch the handouts. Collate the handouts for this lesson into one set for each participant.

Gather all needed materials. Decide what option to choose for “Activity 1: Footprints,” either the “Footprints in the Sand” or “Footprints in the Snow” handout and prepare materials accordingly.

Fill a grocery bag with samples of the important papers mentioned in the Materials list.

Do internet searches for sample images of important documents to print such as a birth certificate, a sample social security card, a social security award letter, a rental agreement, and others that may pertain to your class members.

Regarding the “File Folder Labels” handout, the facilitator may choose to type up premade file folder labels to distribute to participants, using the suggested wording for the labels. Participants then can choose the labels they need to put on the file folder tabs. Alternatively, they can choose wording from the list on the “File Folder Labels” handout and write directly on the file folders.

If desired, repost the ground rules you wrote on flip chart paper before Lesson 1 on a wall in the classroom.

Review and choose several questions from the “Discussion Questions” section.

GET **READY**, GET **SET**, GET **GOING**.

**LESSON 3:
ORGANIZING AND
KEEPING RECORDS**



Photos © iStock.com/ascreativeteller
Photos © iStock.com/anastasiaboriagina

Lesson Plan Overview

Facilitator may use a flip chart and a marker to visualize any important terms introduced during the lesson. Use the lecturette topics and activities covered in the lesson plan as a guide.

Lesson Plan Overview

TIME ALLOTTED	ACTIVITY
5 minutes	Welcome, overview of lessons, ground rules, assignment review, lesson objectives, distribute handouts
5 minutes	Introduce Organizing Personal Papers
5 minutes	Activity 1: Footprints Handout: Footprints in the Sand or Footprints in the Snow
10 minutes	Activity 2: Finding Your Important Papers Handout: Keep or Toss Handout: Family and Children’s Records Needed Handout: Finding Your Important Papers Handout: File Folders Labels
15 minutes	Activity 3: Where to Keep Your Important Papers Handout: Household Inventory Form
10 minutes	Activity 4: Why Does Clutter Grow? Handout: Cutting the Clutter!
5 minutes	Discussion Questions and Are You Ready for Change?
5 minutes	Wrap-Up

GET **READY**, GET **SET**, GET **GOING**.

LESSON 3: ORGANIZING AND KEEPING RECORDS



Photos © iStock.com/ascreativeteller
Photos © iStock.com/anastasiaboriagina

Welcome, Review Assignments, and Distribute Handouts

Share: Welcome the group, take attendance, review ground rules, and distribute handouts for today's lesson. To review the assignments from the previous lesson "Making Good Money Decisions," ask for a couple of volunteers to share their goals or action plan that include finances, using their stated goal on their name tent as a reminder. (Have them look at the handouts that they should have filled out "Use Your List of Dreams to Create a SMART Goal" and "Make a Plan for **Putting Goals Into Action.**")

Ask: *Did you keep your receipts and put them in the envelope I gave you? Keep saving your receipts every day for the next few weeks.*

Share: State the learning objectives for this lesson.

Distribute: Distribute handouts for today's lesson for participants to insert into their binder or folder.

GET **READY**, GET **SET**, GET **GOING**.

LESSON 3: ORGANIZING AND KEEPING RECORDS



ACTIVITY 1: FOOTPRINTS

Organizing Personal Papers

Share: *Three steps are key as you develop your spending plan. As we already talked about, first, sit down together with other members of your household and decide what is most important. Then set some short-, medium- and long-term SMART goals (Witter, 1999). Second, choose a place in your home to organize and store records. Third, continue to collect information about your income and expenses for several months. With the facts, your spending plan will be more realistic. Keep saving receipts from your purchases as we will be using them in a future lesson.*

Share: *Have you noticed after people walk in the sand or in snow that you can see their path? When the waves wash away the old footprints or the snow falls again, new footprints appear. People walk in the same paths all the time (Boyce et al., 2005).*

ACTIVITY 1: FOOTPRINTS

Share: *Find and use the “Footprints in the Sand” or “Footprints in the Snow” handout, as seasonally appropriate, to discuss this concept by asking these questions:*

- *When a person pays their bills on time where does that lead them?*
- *When they receive important papers in the mail, what do they do?*
- *How do they stay organized?*
- *What happens after they pay those bills?*

GET **READY**, GET **SET**, GET **GOING**.

LESSON 3: ORGANIZING AND KEEPING RECORDS



ACTIVITY 2: FINDING YOUR IMPORTANT PAPERS

Finding Your Important Papers

ACTIVITY 2: FINDING YOUR IMPORTANT PAPERS

Demonstrate: Show participants how to sort papers using the pile of unorganized papers you brought in. (Use the “Keep or Toss” handout to ask participants which pile items should go in.) Sort them into two piles: “Keep” and “Toss.” Throw away the “Toss” pile. Then sort the “Keep” papers into several more piles:

- Money and financial records
- Family records
- Children’s records

Share: Find and use the “Family and Children’s Records Needed” handout to see if you have all needed documents. If you are missing some important identification documents, how do you get another copy? Use the “Finding Your Important Papers” handout for this information.

Share: Find and place the “File Folders Labels,” as needed by you or your household, on the file folders or sections (or write them in). Place the file folders in a file container such as a box, bin, basket, drawer, or other container. Then place bills “to pay” in the appropriate file by due date. Put paid bills and receipts in the appropriate file folders in the Financial Records section.

(Leader Note: If you decide to prepare file folder labels beforehand as noted in the “Preparation” section, the participants will choose from those prepared labels. If not, they will write the labels of their choice directly on the folders.)

GET READY, GET SET, GET GOING.**LESSON 3:
ORGANIZING AND
KEEPING RECORDS**

ACTIVITY 3: WHERE YOU KEEP IMPORTANT PAPERS

ACTIVITY 3: WHERE YOU KEEP IMPORTANT PAPERS

Ask: *Where do you keep important papers such as Social Security cards and birth certificates for each member of the household?*

Where do you keep legal documents such as a marriage license or divorce decree?

What about education records, such as a high school diploma or GED?

If you have children, where do you keep their immunization records?

Distribute: Distribute large envelopes to store important papers and financial records.

Share: *Keep your really important papers in a safe place in case they are needed. A small fireproof safe is relatively inexpensive and can prevent the hassle to replace these documents after a disaster.*

Share: *You should also have a list of your valuable personal possessions. Find and use the “Household Inventory Form” to write down these belongings room by room. Then put this list with your important papers.*

GET **READY**, GET **SET**, GET **GOING**.

LESSON 3: ORGANIZING AND KEEPING RECORDS



ACTIVITY 4: WHY DOES CLUTTER GROW?

Cutting the Clutter!

Share: *You are beginning to get your finances organized. Now, you're ready to get your home organized. Think about places inside or outside your home where you would like to reduce clutter (Boyce et al., 2005).*

ACTIVITY 4: WHY DOES CLUTTER GROW?

Ask: *Why does clutter develop or grow?*

Share: Lead a group discussion and encourage participants to share experiences.

Be a guest in your own home. If you were visiting your home today for the first time, what would you observe?

- *What are problem areas?*
- *What are your priorities? Where would you begin to make changes?*
- *Who can help? Would it work to delegate chores?*
- *Get a system. Work room by room.*

Share: *Write your thoughts on the "Cutting the Clutter!" handout about the reasons clutter develops and ways to stop feeding the clutter in various rooms and spaces. Decide what to get rid of and how to get rid of it.*

GET **READY**, GET **SET**, GET **GOING**.

LESSON 3: ORGANIZING AND KEEPING RECORDS



Discussion Questions

(**Leader Notes:** Choose several questions from the following list to begin wrapping up the lesson.)

- Are your records and information organized?
- Do you help other household members manage money?
- Who in your household pays the bills?
- Where are bills filed before and then after they are paid?

Are You Ready for Change?

Share: *Think about the concepts covered in this “Organizing and Keeping Records” lesson. What actions or behavior changes you plan to do?*

(**Leader Note:** Encourage participants to use the “Make a Plan for **Putting Goals Into Action**” handout that was used in “Lesson 2: Making Good Money Decisions” to write down SMART goals, action steps, resources needed, target date, and supports [Consumer Financial Protection Bureau, 2020]. Some participants may choose to keep working on their original SMART goal steps for many weeks. They can revisit and revise their SMART goal as needed to be more realistic and doable. Some may want to add a new SMART goal based on this lesson; you may want a few extra copies of this handout ready. It is important that participants focus on one or maybe two SMART goals at a time so that they do not feel overwhelmed and are confidently making progress to successfully achieve their goals toward desired behavior outcomes.)

Ask: *On a scale of 1 (not at all ready) to 10 (extremely ready), where are you?*

Are you ready to make a change with confidence toward your SMART goal?

How important is the change for you?

How confident are you about making this change? Why?

GET **READY**, GET **SET**, GET **GOING**.

LESSON 3: ORGANIZING AND KEEPING RECORDS



Wrap-Up

Share: *Are you starting to see how you can make your home and life more organized? Being organized can not only improve the appearance of your home to others but can also improve the way you feel. Early in this lesson, we talked about making footprints in the sand or snow. Everyone makes mistakes but successful people try over and over. The next morning after waves wash the footprints away or after a new snowfall, you can make new footprints on the path. Keep trying!*

Share: *For your assignment, I encourage you to find all the papers in your house that are not already organized. Use the “Keep or Toss” handout to go through and decide whether to keep or toss the unorganized papers. Use the “Finding Your Important Papers” handout to make a list of the papers or records that need to be replaced or updated. Use the information on “Family and Children’s Records Needed” to contact agencies and organizations to replace lost records. Decide on a recordkeeping filing system to set up and store important papers. Complete your handouts for this lesson.*

*In the first few lessons, we have talked about your financial dreams, making financial decisions, and organizing space and personal records. Next, I encourage you to write at least one new SMART goal, using the “Make a Plan for **Putting Goals Into Action**” handout. How is your progress so far? What have you learned? How are you feeling about any changes you have made?*

References

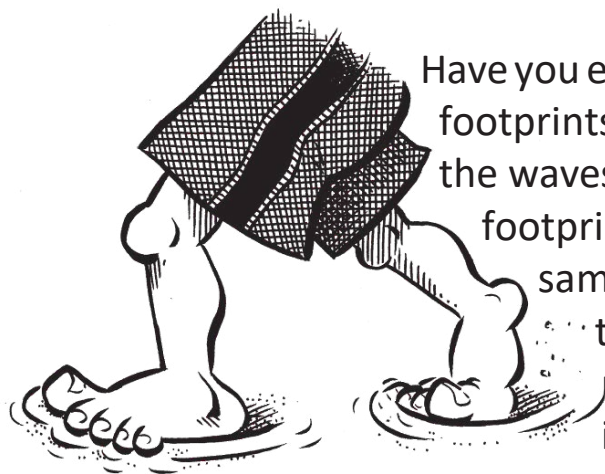
Boyce, P., Hale, K., Innis, G., Maxbauer, S., & Tobe, E. (2005). *On the path: Financial literacy program*. Michigan State University Extension.

Consumer Financial Protection Bureau. (2020). *Your money, your goals: A financial empowerment toolkit*. https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_financial-empowerment_toolkit.pdf

Witter, J. (1999). *Money 2000*. Michigan State University Extension.

GET **READY**, GET **SET**, GET **GOING**. HANDOUT

Footprints in the Sand



Have you ever noticed the new footprints in the sand after the waves wash away the old footprints? People walk in the same paths all the time, but the evidence is not there until footprints appear in the sand.

Where do the footprints of a person who pays his/her bills on time lead him/her?

What does that person do with bills and important papers when they arrive in the mail?

How does he/she stay organized?

How does he/she know when bills are due?

When does he/she pay those bills?

GET **READY**, GET **SET**, GET **GOING**. HANDOUT

Footprints in the Snow



Have you ever noticed the footprints in the snow after a new snowfall? People walk in the same paths all the time, but the evidence is not there until footprints appear in the snow.

Where do the footprints of a person who pays his/her bills on time lead him/her?

What does that person do with bills and important papers when they arrive in the mail?

How does he/she stay organized?

How does he/she know when the bills are due?

When does he/she pay those bills?



GET **READY**, GET **SET**, GET **GOING**. HANDOUT



Keep or Toss

KEEP	TOSS
<p>Money/financial records</p> <p>Income tax documents for 7 years</p> <p>Receipts or papers to document expenses for tax purposes for the current year, for example; childcare expenses, rent receipts, pay stubs</p> <p>Bill statements with amount owed, due date, and account numbers</p> <p>Other:</p>	<p>Tax documents over 7 years old</p> <p>Receipts for non-tax purposes; trash and garbage expenses, gas receipts, family grocery receipts</p> <p>Additional paper from the bill envelope</p> <p>Offers for credit cards or other offers you did not ask to receive in the mail</p> <p>Other:</p>
<p>Family records</p> <p>Birth and death certificates</p> <p>Marriage licenses</p> <p>Divorce decree/custody/support records</p> <p>Green card records</p> <p>Education - Diplomas/GEDs/College</p> <p>Life insurance</p> <p>Car/Truck insurance</p> <p>Homeowner's or renter's insurance</p> <p>Health records</p> <p>Employment records</p> <p>Social Security reports</p> <p>EBT (Bridge Card) information</p> <p>Military Records</p> <p>Medicaid</p> <p>Other:</p>	<p>Old driver licenses</p> <p>Old car records</p> <p>Cancelled insurance records</p> <p>Other:</p>
<p>Children's records</p> <p>Birth Certificates</p> <p>Immunization and health records</p> <p>School principal and teachers' names and telephone numbers</p> <p>Homework</p> <p>Certificates of achievement</p> <p>Artwork</p> <p>Other:</p>	

Boyce, P., Hale, K., Innis, G., Maxbauer, S. & Tobe, E. (2005). *On the Path: Financial Literacy Program*. Michigan State University Extension. Organization, page 11.

GET **READY**, GET **SET**, GET **GOING**. HANDOUT

FINDING YOUR IMPORTANT PAPERS

<p>Social Security Card (service is free!)</p>	<p>Call 1-800-772-1213 or TTY 1-800-325-0778</p> <p>Using your zip code, find your local Social Security office at https://www.ssa.gov/locator/</p> <p>The form SS-5 web address is https://www.ssa.gov/forms/ss-5.pdf</p>	<p>To replace a card (You will have the same name and number) Complete Form SS-5 Bring U.S. Birth Certificate plus one of these documents with you:</p> <ul style="list-style-type: none"> • U. S. Driver’s license • State-issued non-driver ID card • U. S. Passport • U. S. Military ID Card • Employer ID card • School ID cards • Health insurance card (not Medicare) <p>To change your name (You will have your new name but not the same number.) Bring one document for each name that shows</p> <ul style="list-style-type: none"> • Your old name and • Your new name.
<p>Birth certificate Marriage certificate Death certificate</p> <p>In Michigan, fees vary depending on how fast you want the record shipped.</p> <p>In other states, search online for the vital records offices and their contact information.</p>	<p>Contact: Michigan Department of Health and Human Services, Vital Records Office</p> <p>Order with Vitalchek online https://www.vitalchek.com/vital-records/michigan/michigan-vital-records or by phone 1-866-443-9897 using a valid debit or credit card.</p> <p>County Clerk’s office where birth, marriage or death occurred.</p>	<p>Birth Records: Provide mother’s name before first marriage and father’s name. Provide the hospital name, if known.</p> <p>Marriage Records: Provide groom’s name, bride’s name at time of application for the marriage license, location of marriage and county name where the license was obtained.</p> <p>Death record: Provide name of deceased, date of death, and place of death.</p>

Boyce, P., Hale, K., Innis, G., Maxbauer, S. & Tobe, E. (2005). *On the Path: Financial Literacy Program*. Michigan State University Extension. Organization, page 4.

GET **READY**, GET **SET**, GET **GOING**. HANDOUT

FINDING YOUR IMPORTANT PAPERS

<p>Immunization on records</p>	<p>Contact: You can request a printed copy at your local health department at https://www.malph.org/resources/directory Or At the Doctor's office where immunization was given.</p>	<p>Check https://www.vaccines.gov/ to find out where adults (and children) can go for immunizations.</p>
<p>Military Discharge Papers</p>	<p>Contact: National Personnel Records Center, Military Personnel Records https://www.archives.gov/veterans/military-service-records 1-866-272-6272</p>	<p>Discharge papers: Signature of Veteran or next of kin, include veteran's full name, date of birth, branch of military service, service number, and approximate dates of military service.</p>

Boyce, P., Hale, K., Innis, G., Maxbauer, S. & Tobe, E. (2005). *On the Path: Financial Literacy Program*. Michigan State University Extension. Organization, page 5.

GET **READY**, GET **SET**, GET **GOING**. HANDOUT

Family and Children's Records Needed:	Car/Truck Records	Housing Records	Birth & Death Certificates	Marriage License	Divorce/Custody Records	Green Card Records	HS Diploma/GED	Life Insurance	Car/Truck Insurance	Homeowner's or Renter's Insurance	Tax Papers	Health and Medical Records	Employment Records	Social Security Records	EBT Records	School Transcripts	School Principal & Teachers Names

Boyce, P., Hale, K., Innis, G., Maxbauer, S. & Tobe, E. (2005). *On the Path: Financial Literacy Program*. Michigan State University Extension. Organization, page 12.

GET **READY**, GET **SET**, GET **GOING**. HANDOUT

File Folder Labels Choose the ones you will use.



Financial records: Income
Financial records: Expenses/Bills To Pay : 1 – 7 (week one)
Financial records: To Pay: 8 – 14 (week two)
Financial records: To Pay: 15 – 21 (week three)
Financial records: To Pay: 22 – 31 (week four)
Financial records: PAID – Housing
Financial records: PAID – Medical
Financial records: PAID – Utilities
Financial records: PAID – Car or truck
Financial records: PAID – Credit
Financial records: Coupons
Financial records: Account numbers

Family records: Car/truck
Family records: Housing
Family records: Birth and death certificates
Family records: Marriage license
Family records: Divorce decree/custody records
Family records: Will and Advance Care Directive
Family records: Education - Diplomas/GEDs
Family records: Life insurance
Family records: Car/Truck insurance
Family records: Homeowner's or renter's
insurance Family records: Tax papers
Family records: Health records
Family records: Employment records
Family Records: Social Security
Family records: EBT

Children's records: Birth certificates
Children's records: Immunization records/Health records
Children's records: School Principal and Teachers' name and telephone number
Children's records: Homework

GET **READY**, GET **SET**, GET **GOING**. HANDOUT



Cutting the Clutter!

Reasons it develops	Ways to stop feeding the clutter
Kitchen:	
Living Areas:	
Bathrooms:	

Boyce, P., Hale, K., Innis, G., Maxbauer, S. & Tobe, E. (2005). *On the Path: Financial Literacy Program*. Michigan State University Extension. Organization, page 2113.