**Organizing Your Important Papers**

**Getting Organized** is important for households old and new. Each household will have to find a method that works best for them; however the following are tips that anyone can use to effectively get their important papers in order. The following are suggestions to help you get started organizing your finances.

**Starting your Financial Information Binder:**

* **What for?** Your Financial Information Binder is a quick reference to your entire financial situation. Not only will it help you manage your financial affairs, it will be ready to help the person who will manage your affairs for you in the event that you are unable to do so.
* **Maintenance?** Your Financial Information Binder should be updated annually and whenever a significant change (such as birth, death, marriage, divorce, relocation, purchase or sale of assets etc.) occurs.

**What You Need:**

* **Sturdy 3-ring binder**
* **At least 16 index dividers.**
* **Plastic page protectors**
* **College-ruled notebook paper**

**Suggested Binder Items:**

* **Personal Directory:** People who should be notified in case of death, incapacitation, or any other emergency
* **Professional Directory:** Medical, business, legal, religious, professional contacts.
* **Personal Property Inventory:** Should include all personal property that you own. This information is used for net worth statement and for insurance purposes.
* **Net Worth Statement**
* **Budget/Special Expenses**
* **Goals list**
* **Loan Papers:** All agreements you are in currently.
* **Income Tax Information and Documents:** All information that will be necessary when filing your taxes
* **Rental or Lease Agreements:** All agreements you are in currently.
* **Insurance Policies:** Types of policies, company names, and policy numbers.
* **Social Security Benefits Statement**
* **Credit Report:** You can get a free credit report once a year, so keep your most current copy here.
* **Birth Certificates, Immunization Records, Social Security Cards:** If these items are not stored here, list where they are so you can find them when you need them.
* **Paycheck Stubs:** Keep track of how much you have earned by keeping your check stubs together.

**Keep it somewhere safe and make sure someone knows where to find it in an emergency.**

**\*Following these guidelines, any home can have a well-organized financial system\***