

**Family Living
Focus**

by
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system is as simple as using a shoe box as your file. It's very compact and easy to use. It certainly saves on the expense of a filing cabinet and doesn't take up much room

In your shoe box, place some envelopes (legal size works best) and label them as follows:

- Mortgage/rent, electric, gas heat, water, trash, telephone, credit card(s), contributions, taxes, etc. Label an envelope for each kind of expense that you have. In the envelopes you will place statements, payment receipts, tax information, etc regarding those expenses. I'm not suggesting that you keep money in the envelopes—just expense records/statements, etc
- When it's time to do your taxes, just take your box with you—everything will be at your fin-

contributions, etc.
Was this a problem in your household? If it was, here are some tips to help you organize your records for 1998, and you'll breeze through tax time in 1999
For Your Active Records
Establish a record keeping

Getting Records Organized for 1999 Tax Year
Income tax time is over and I've found many people frustrated because they couldn't find certain important records that would have helped them itemize their expenses or prove their

gertips. All the stress you might be feeling now will not be there—I guarantee it!

- January, February, March, April, etc. Put these envelopes towards the back of your box. In these envelopes you will keep everyday grocery store, gas, department store, etc. receipts. These receipts help you track spending, so that if you're trying to save money and there doesn't seem to be any—this might be the place to look

Spending habits show up when you're trying to keep some kind of record. This is another organization technique that really makes a difference in the way you plan your spending, and therefore, stretch your paycheck further

For Your Permanent Records

Another area that needs organization in many homes are the more permanent, very important papers, such as birth certificates, car titles, and military records. These important records should be kept in a home safe or a safe deposit box at the local bank. If you need assistance getting this kind of information together, a booklet entitled "Getting Organized" can be helpful to you. "Getting Organized" is a 48-page bound work-

book with current information and easy-to-complete forms designed to help keep tabs on the many parts of personal and financial matters. Some of the records in "Getting Organized" summarize, so playing "hide-and-sort" through a lot of records to come up with figures or information isn't necessary. Some records measure financial progress or the value of household possessions. Simple retrievable lists save tears, time, trouble, and dollars. Guidelines at the beginning of the booklet spell out where and how long to keep records, and identify the important papers. Fill-in forms concern the information that is important to keep on vehicles, real estate improvements, investments, insurance, inventories, and financial records (credit cards, taxes paid, etc.). Forms also highlight the essential information that must be included and if the form needs safekeeping in a safe deposit box. They're easy to complete and the decisions of what to include, where to keep it, etc. have already been made.

This very valuable booklet, "Getting Organized" can be obtained from your local county Cooperative Extension office for \$3.

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