

Getting Organized Agent Guide

Three lessons to help extension agents share this important information with targeted audiences.

All Kansas families need the skills to organize their important papers. Financial records are a key to your credit standing, are essential to help you save money on taxes and are a continuing indication of your financial progress.

Extension agents may be asked to share information in a variety of settings from brief “Knowledge at Noon” programs to conference length presentations using PowerPoint. This guide provides options for 3 different presentation time frames.

Objectives

In this lesson, participants will:

- ◆ Identify and inventory important papers.
- ◆ Organize home office space.
- ◆ Organize and/or replace important papers.
- ◆ Set realistic goals for getting organized.

Before presenting any of these lessons, review the following materials:

eXtension Organize Your Important Household Papers, www.extension.org/pages/14317/organize-your-important-household-papers:-introduction.

To assist agents, each lesson has four unique sections.

Resources needed:

Lists resources for the agent to review before teaching the lesson as well as handouts to have available for the audience. See the website; <http://www.ksre.ksu.edu/financialmanagement/p.aspx?tabid=77>, to download these resources or for additional resources you might want to use.

Tips from the agent:

An experienced agent shares tips for teaching the program, including ice breakers, handout materials, PowerPoint (if applicable) and other resources provided for the participants.

Ice breakers:

Ideas for starting the program and getting the audience engaged.

Program Extenders:

Agents like to personalize programs. This section lists activities and related resources that can stretch a program an additional 10-20 minutes if needed.

Each lesson also includes a section titled **Evaluation**. All lessons use the same evaluation. After the lesson, have participants complete the *Getting Organized Evaluation* form. Then, report your results to the Axio Survey System, so that state wide impact can be compiled and communicated. See page 7 of this guide for more detailed instructions about the Evaluation and how to report your results.

Opportunities to Enhance the Lesson

Incentives

Incentives may be used when participants return evaluation forms, share information during the program or as gifts to all audience members, if funding allows.

Suggested Items: plastic inventory file with tabs, roll around organizing cart, cardboard or plastic banker’s boxes, colorful file folders.

Funding:

Putting on this program, especially if part of a series, may cost some money. Or maybe you are looking to defray the cost of incentives. When looking for funders, think about who benefits when their customers are in control of their finances. Consider seeking funding from local banks and credit unions, financial planners, insurance agents, and if you are targeting farm families, local Cooperatives or Farm Bureaus.

Getting Organized: Your Important Household Papers

Time: Approximately 30 Minutes

Contact: Jamie Rathbun

jrathbun@ksu.edu 785-472-4442

Thirty minutes is all many groups allot for programs that accompany business meetings. This format does not use PowerPoint.

Resources needed:

Review these documents before presenting and have copies of each (CDs with files on them) available for each participant.

- ◆ Organize your Important Household Papers handout
- ◆ Household Inventory (could be put on a CD so that files are interactive and participants can easily edit)
- ◆ Record of Important Papers (CD)
- ◆ Calendar of Monthly Income and Expenses
- ◆ Getting Organized Evaluation

These resources and additional ones can be downloaded from

<http://www.ksre.ksu.edu/financialmanagement/p.aspx?tabid=77>

Tips from the Agent:

“I use the *Organize your Important Household Papers* handout as my talking points, and then give the participants a CD with two interactive files: *Household Inventory* and *Record of Important Papers*.”

Ice Breaker:

- ◆ In three minutes or less, list ten items you would grab if a tornado was bearing down on your home. Now, turn to your neighbor and compare lists.
- ◆ Ask participants what they want to know about organizing records. Once those are listed, the agent can be sure to incorporate those topics into the presentation.

Program Extenders:

- ◆ Activity: When Are Bills Due? Use the *Calendar of Monthly Income and Expenses* and ask participants to identify when in the month their household bills are due along with an approximate amount of the bill. Discuss cases when another family member of the household or extended family may need to know when bills are due.
- ◆ Remind participants that when they complete the household inventory to remember “off season” items. When a spring tornado rips through town, people often think to report their losses in terms of what they need now. Come winter, they remember blankets, coats and overshoes, but an insurance claim has already been submitted.
- ◆ Consider using the Personal Home Inventory resource from the Kansas Insurance Commissioner’s Office to create a stand-alone lesson on creating a home inventory.
- ◆ One way to get organized is to manage the junk mail that is delivered to your home. How much time each day do you spend opening, scanning and shredding junk mail like advertisements, solicitations and catalogs?
Opt out of mail you don’t want to receive:
 - Catalog opt out:
www.catalogchoice.org
 - Credit Card opt out:
1-888-567-8688 or
www.optoutprescreen.com
 - Direct Marketing Association
www.dmchoice.org

Evaluation:

After the lesson, have participants complete the *Getting Organized Evaluation* form. Then, report your results to the Axio Survey System, so that state wide impact can be compiled and communicated. See page 7 of this guide for more detailed instructions about the Evaluation and how to report your results.

Getting Organized: Keep It or Toss It

Time: Approximately 1 hour

Contact: Mary Lou Odle

mlodle@ksu.edu 785-309-5850

Resources needed:

Review these documents before presenting and have copies of each available for each participant

- ◆ Getting Organized-Keep it or Toss It PowerPoint presentation and handouts
- ◆ Our Valuable Records
- ◆ Annual Credit Report
- ◆ Getting Organized Evaluation
- ◆ Review only: Story Telling to Make a Point (page 6 of Agent Guide)

These resources and additional ones can be downloaded from

<http://www.ksre.ksu.edu/financialmanagement/p.aspx?tabid=77>

Tips from the Agent:

“This program can be used for any audience. It was designed as a presentation for the *Women Managing the Farm* conference. I have also used this at several ‘Women in Ag’ meetings. I use a PowerPoint (30 slides) when presenting. “

This program is designed to help reduce stress by knowing where important papers and records are located and how long to keep specific items.

“During the program, I encourage participants to create a notebook that can provide valuable information if someone else needs to manage your affairs, or to grab when taking shelter from a tornado, flood or fire.”

Slides 10 and 11 of the PowerPoint list the items that most people would need to place in the notebook. Slides 12 – 14 personalize the program for farm families, suggesting that participants include a list of land owned and rented, a list of owners and tenants, whether land is cash rented or crop shared, an inventory of equipment, contact for crop insurance and more.

Ice Breakers:

“My opening comment is: ‘The dash of the pickup is not a filing system.’ Farm families can relate to this comment, and a chuckle gets the audience engaged.

Questions You Might Ask

- ◆ Has someone at your house ever said, “Where did you put that letter or bill?”
- ◆ Have you ever discarded something then needed it two days later?
- ◆ What is one thing you would put in an emergency file you could grab and take with you quickly? Take a few answers from the audience.

Program Extenders:

- ◆ *What’s In Your Wallet?* At Slide 18, ask one person if you can see their wallet. Don’t open, but hold it up. *Ask: What would it cost you in time and money if your wallet was stolen? Do you really need to carry so much “stuff”?* A quick way to inventory the contents of your wallet is to take a photo copy (front and back) of the various cards you carry. This will be very handy if your wallet is ever lost or stolen. Do this on your personal copier, as public copiers may store your information in their memory. Clean out your wallet and carry only the minimum number of cards, etc. you might need.
- ◆ Share personal suggestions for getting organized, such as how you manage papers or an example of when you needed some paperwork and could not locate it. You might also talk a little bit about who is in charge of what paperwork tasks and how it varies for each household.
- ◆ *Storytelling to make a Point.* See page 6 of this guide for more information.
- ◆ Offer suggestions for sharing, such as donating clothing to thrift stores. Also consider donating magazines to nursing homes, assisted living homes, Laundromats, doctor offices or retired people who may not be able to afford subscriptions. Be sure to remove address labels.

Evaluation:

After the lesson, have participants complete the *Getting Organized Evaluation* form. Then, report your results to the Axio Survey System, so that state wide impact can be compiled and communicated. See page 7 of this guide for more detailed instructions about the Evaluation and how to report your results.

Getting Organized: Legally Secure Your Financial Future

Time: Approximately 1½ hours

Contact: Cindy Evans

cevens@ksu.edu 785-232-0062

Resources needed:

Review these documents before presenting and have copies of each (CDs with files on them) available for each participant.

- ◆ PowerPoint presentation
- ◆ Organize Your Important Records
- ◆ Household Inventory (could be put on a CD so that files are interactive and participants can easily edit)
- ◆ Record of Important Papers (CD)
- ◆ Calendar of Monthly Income and Expenses
- ◆ Getting Organized Evaluation
- ◆ Review only: Story Telling to Make a Point (page 6 of Agent Guide)
- ◆ Door Prizes if doing a drawing for turning in survey (OPTIONAL)
- ◆ Getting Organized-Setting Achievable Goals Instructions and Sheet (OPTIONAL)

These resources and additional ones can be downloaded from

<http://www.ksre.ksu.edu/financialmanagement/p.aspx?tabid=77>

Tips from the Agent:

“This program was created by Marilyn Bischoff, Family Economics Specialist with University of Idaho Extension, and includes a lengthy PowerPoint presentation. It is best suited as part of a program series or conference training. Because of the detailed note pages, agents teaching any of the *Getting Organized* lessons may find it helpful to review the PowerPoint if teaching this subject matter for the first time. I have changed a few slides to give additional information specific to Kansas.”

“For large groups, I do not distribute the CD, but instead upload the interactive files to our county website and then encourage participants to access the resources on-line.”

With a program this long, be sure to incorporate several activities to keep the audience actively participating.

When I teach this lesson it is usually part of the Legally Secure Your Financial Future series or a local Women

and Money series. I have the unique opportunity to gather success stories from my audience the week after I present.

Ice Breakers:

What if:

- ◆ Your wallet is stolen? Do you have a list of your credit card numbers and contact information?
- ◆ Your mother just died? Your father is distraught, confused and needs help. Do you know where your mother’s insurance policy and financial records are?
- ◆ Your home was badly damaged in a fire? Do you have a personal property inventory to use with your insurance claim? Where is it?
- ◆ In three minutes or less, list ten things you would grab if a tornado was bearing down on your home. Now, turn to your neighbor and compare lists.

Transitioning to the PPT Lesson:

“Everyone has important papers, such as banking information, rental agreements or mortgage papers, vehicle loan documents or a vehicle title, birth certificate, etc. A systematic plan for keeping track of important papers can save hours of anxious searching, can preserve family peace and harmony, and make it easier to cope in emergency situations.”

When taught as part of series I also add, *“I’ve given everyone a sheet called “Getting Organized-Setting Achievable Goals.” As we journey through today’s presentation, you’ll probably think of some tasks you’d like to accomplish. Write three goals that could be achieved by the next meeting. You may not complete all three, but I simply want you to write down goals that are achievable in a week’s time. Then during the week, complete the second section as you complete a goal. Return this to me next week before class to be entered in the prize drawing.”*

As participants arrive to the next week’s program, I am at the door to collect their goal sheets. I draw for prizes before the week’s lesson begins.

Program Extenders:

- ◆ *What's in Your Wallet?* Between slides 14 and 15, ask participants to list (from memory) the items they have in their wallet. *Ask: What would it cost you in time and money if your wallet was stolen?* Do you really need to carry so much “stuff”? A quick way to inventory the contents of your wallet is to take a photo copy (front and back) of the various cards you carry. This will be very handy if your wallet is ever lost or stolen. Do this on your personal copier, as public copiers may store your information in their memory. Clean out your wallet and carry only the minimum number of cards, etc. you might need.
- ◆ *Social Security Card.* Ask how many are carrying their Social Security Card or something with that number on it. Remind participants this is a safety/identity theft issue.
- ◆ *Safe Deposit Box.* At slide 35, ask participants to stand up.
 - Stay standing if you have a home safe or safe deposit box.
 - Stay standing if you know who is listed as owner(s) on the box. (Typically, only owners can enter a safe deposit box while an owner is living. An executor may be granted access upon death of the owners, which is easier if they know where the key is.)
 - Stay standing if YOU know where the key is.
 - Stay standing if your EXECUTOR knows where the key is.
 - Stay standing if you have created a safe deposit box inventory.
 - Stay standing if the inventory has been updated in the past year.
 - Stay standing if you have a copy of the inventory in the box AND at home for easy reference.
- ◆ *Storytelling to make a Point.* See page 6 of this guide for more information.

Evaluation:

After the lesson, have participants complete the *Getting Organized Evaluation* form. Then, report your results to the Axio Survey System, so that state wide impact can be compiled and communicated. See page 7 of this guide for more detailed instructions about the Evaluation and how to report your results.

Story Telling to Make a Point

People often share stories to illustrate times when a lack of organization led to problems, or when organized records led to a quick resolution of a problem. As you teach the program you will gather your own stories. Until then, here are a few that might add a personal touch to the lesson.

Point: Making a Safe Deposit Box Inventory

When my mother-in-law was in her early 90's, I took over her finances. What began as an effort to inventory the safe deposit box, became an important tool in updating her net worth and financial information. One annuity company had changed its name three times. As I came across papers referring to a trust, I learned it had been dissolved and the money placed into mutual funds. We found a life insurance policy still listing her mother as the beneficiary, who had been deceased for over thirty years. I also found the enrollment forms for a Medigap policy, even though she had told me she did not have one. The premium was being deducted automatically but until I started balancing the checkbook, I didn't find that piece of the puzzle. We were able to create an up-to-date safe deposit box inventory and update her net worth statement. It then served to guide her (and her children) in selecting an assisted living/nursing facility in line with her financial ability to pay.

Point: Making a Living Will

Several years ago my father-in-law sat down at the kitchen table for lunch and passed out. He was taken by ambulance to the hospital. After several hours, the doctor told us he was breathing and his heart was beating, but there was no other response. They couldn't figure out what was wrong and wondered if my father-in-law had a living will. We knew he had a trust, but didn't know for sure about the living will. Luckily, it was before 5pm so we could call the lawyer who drew the trust. She said he had the living will.

Point: Creating a Notebook of Important Information

1) A few months after presenting "Getting Organized--Keep it or Toss It" to a Women in Agriculture group, I ran into one of the women who attended. She said she had put together her notebook of important information and takes it with her whenever she goes to FSA, NRCS or other farm related business appointments. It is especially valuable to her now that she is a widow of a farmer.

2) After completing a notebook of important information, a man took the notebook to his attorney when having a will and trust completed. The attorney estimated that he charged the man about \$500 less than his typical client, because the documentation in the notebook was so thorough and complete.

Getting Organized Evaluation Directions

Please use the *Getting Organized Evaluation* that was developed with these three lessons in mind. The Evaluation is the same for all three lessons. The Evaluation can be downloaded from <http://www.ksre.ksu.edu/financialmanagement/p.aspx?tabid=77>

After your program, use the Axio Survey link to enter in the responses of your participants. Enter responses to the *Getting Organized Evaluation* link. This way statewide data on number of participants and knowledge gained can be tabulated.

When entering data, build a unique identifier for each survey you are entering. This allows us to extract data to report county specific results. Build this identifier with your initials + county/district office + number, starting with one (1). For example, Jamie Rathbun in Ellsworth County would create identifiers of: JREllsworth1, JREllsworth2, ...

The Evaluation also includes a section for follow up. Take the time to obtain some Success Stories from the participants. Between 30-60 days following the program, call or email the participants to find out what actions they took to get organized. Then, report your results to the Axio Survey system. Enter responses to the Getting Organized Success Stories link. This survey does not require the use of unique identifiers for each success story entered.

Completing the Axio Survey ensures that state wide impact can be compiled and communicated.

Note: It is important that if you're not committed to the 30-60 day follow-up, please use the *Getting Organized Evaluation NO Follow Up*. Don't give the impression you're going to do something you don't intend to do. Don't ask for contact information not used appropriately and as indicated. If you do not intend to do any follow up use the *Getting Organized Evaluation NO Follow Up*.

If you would like a tabulation of the data specific to your county/district please contact Carol Young, cyoung@ksu.edu.

This lesson was adapted for Kansas from Legally Secure your Financial Future: Organize <http://www.cals.uidaho.edu/lgyff/> by:
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Reviewed by:
Deb Wood, Geary County Extension Agent
Carol Young, Extension Specialist, Financial Management

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**Getting Organized Evaluation
K-State Research and Extension**

Thank you for participating in an educational program sponsored by your local K-State Research and Extension office. Help us report the impact of this program by completing this feedback form.

What benefits did you get from this program?

Definitely Disagree Neutral Definitely Agree

- I have increased my understanding about the importance of getting my household papers organized. 1.....2.....3.....4.....5
- I have received important information to help me become better organized and prepared. 1.....2.....3.....4.....5
- I have received inspiration to schedule time to accomplish some important paperwork organizational tasks. 1.....2.....3.....4.....5

As a result of participating in this program, please check which of the following **actions** you PLAN to take.

Planned Actions	Plan to do	Have in place & remain satisfied	Have no plans (or does not apply)
Make a list of well-defined goals and actions I need to take to get my records and legal affairs in order.			
Complete the Record of Important Papers			
Organize my family records			
Organize my financial records			
Organize my property records			
Develop an organized household recordkeeping system			
Complete a household inventory (written/photo/video)			
Other action:			

What is the first thing you plan to do as a result of participating in this program?

Please share other comments on the back of this sheet.

Why am I asking for your contact information? To help us improve this program further, we want to know about the changed behaviors or actions participants have taken in the time since their participation in the program. If you are willing to provide us with follow-up of your experience of the program 30-60 days after your participation, please provide your information below and we will contact you. Your participation is entirely voluntary and your information will not be used in any other way.

Name: _____ Email/Phone: _____

Address: _____ City: _____ Zip: _____