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MANAGING IN TOUGH TIMES INITIATIVE

FAMILY FINANCIAL MANAGEMENT

January 2013



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THIS MONTH'S TOPIC:

Get Organized in the New Year

The beginning of the New Year offers the opportunity to refresh and reset ourselves in a variety of different ways. One of the ways to do that is to get organized. Organization can help you feel more prepared for daily life and the unexpected situations which may arise over the next few months.

One of the first steps to getting organized is reducing clutter. After the holidays, our houses tend to have extra "stuff." As you put away holiday gifts and the items you purchased during the holiday sales, consider donating older items that you don't use. A one-to-one exchange helps prevent clutter.

For each new item that you bring in, donate an older item. Donating is a great exercise and a teachable moment for children since toys often create a lot of household clutter. Families in the United States purchase 40 percent of the world's toys, but only 3.1 percent of the world's children live in the U.S. Asking your child to donate old toys reduces toy clutter and helps children understand the concept of giving to others.



Organization can help you feel more prepared for daily life

Organizing household paperwork can seem like a daunting task. As the mail starts to pile up, it can be difficult to determine what to keep and what to shred.

To get started, develop a plan for your paperwork. Using an empty file drawer or storage box, establish a specific place to keep everything. Label folders so that you can easily identify where each document should go. Start with today's paperwork. You may have months or years of old documents to sort through at some point, but get started by moving forward instead of wading through old papers. Establish a system to manage paperwork as it comes into the household, and after the bills are paid, file them.

Reducing junk mail can help you eliminate clutter. You can request to be removed from mailing lists by contacting the Direct Marketing Association for a charge of one dollar. More information regarding the Direct Marketing Association may be found at www.DMAchoice.org.

In addition to direct mailers, many people often find their mailboxes full of unsolicited credit offers and insurance policies. Again, you can request to be removed from these lists by visiting the official Consumer Credit Report Industry website at www.optoutprescreen.com. This website allows you to choose to stop receiving prescreened credit offers for a five-year period.

A recent research study linked over-accumulation of "stuff" with higher levels of stress. As you move into the New Year, consider how being organized at home could reduce stress.

Written by: Jennifer Hunter, Ph.D., University of Kentucky Extension Specialist Family Resource Management

Sources:

Life at Home in the Twenty-First Century (2012). UCLA Press.
Legally Secure Your Financial Future, www.extension.org.

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Getting Organized in the New Year

January is National (GO) Get Organized Month. In recognition, consider incorporating these "clutter-free" practices in your home.

- Start a "returning home" habit. Designate an area for car keys, coats, shoes, purses, backpacks, briefcases, and mail. When you arrive home, place these items in their designated area.
- Before you purchase a new item ask yourself "Do I really need this?" Think about the "one-in, one-out" system. Which item will you get rid of if you purchase this new item? Where will you store the new item? Can this item be borrowed from a friend or neighbor, or checked out or rented?
- In reality, there is no such thing as complete "clutter-free" living. Pick a few areas in your home where clutter is accepted and can be contained. In the kitchen, designate one drawer as the "junk drawer," and place in it rubber bands, coupons, clipped recipes, pens, and pencils. In the living room a plastic tote can be used to hold children's toys, coloring books, crayons, and other items.

Establishing these and other "clutter-free" habits can help you maintain organization in your home.

Written by: Ashley Osborne, Extension Associate for Environmental Issues

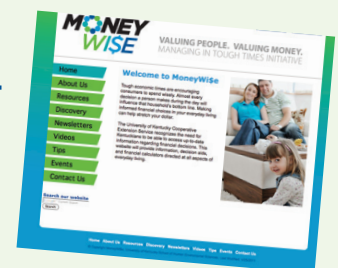
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Designed by:

Katie Keith
University of Kentucky
Cooperative Extension Service
116 Erikson Hall
Lexington, KY 40506-0050
(859) 257-2097
Katie.Keith@uky.edu

Stock images: 123RF.com



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