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Feature Article:

How to Get Organized for Tax Time -- Once and for All
by Jennifer Swanson

Whether you hire someone to prepare your income taxes or do it yourself, you have to get your tax records organized or you risk making costly errors. The ultimate goal is to correctly determine your tax and easily support your claims if audited. The added benefit of creating a good organizing system now is that you can easily duplicate it every year. Here's a simple, reliable system to get your personal income tax paperwork organized -- and keep it that way.

First, collect everything having to do with this year's taxes. Look everywhere. If you get discouraged, remind yourself that you're creating a system so that you never have to do this again.

Warning: Now is not the time for a full file system overhaul. If the rest of your paperwork needs to be organized, resist the temptation to be distracted. Promise yourself you'll get to it in due time. Then tell that renegade piece of paper, "It's not your turn!" and go back to your tax project.

Second, sort the papers into general categories. To speed the sorting process, label each pile as soon as you create it. Most people can start with broad categories such as "Forms/Instructions," "Deductible Expenses," and "W2's/Year-end Statements." You'll also want a category for "General Info" such as phone numbers and helpful articles like this one.

If you find these categories to be too broad, create smaller subcategories. For example, expand "Deductible Expenses" into "Childcare Expenses," "Medical Expenses," "Charitable Donations," etc. By the way, if you donate items to charity, the "ItsDeductible" (Intuit) workbook can help you determine the fair-market-value of your donated goods. It also comes with a money-back guarantee. You can purchase either the book or the TurboTax-compatible software.

You've probably heard the decluttering maxim, "When in

doubt, throw it out." Tax records are the exception. If you use computer software to keep financial records or file your taxes electronically, be sure to save a backup copy on disk and a paper hardcopy for yourself and your tax preparer. For guidelines on what to keep and how long to keep it, refer to IRS Publication 552, "Recordkeeping for Individuals," available at www.irs.gov or by phoning 1-800-829-3676.

Third, label your files. Now that you've sorted everything into labeled piles, get ready to pull it all together into a neat-looking system. You'll need standard green hanging file folders and 1/3-cut, reinforced, manila file folders for your file cabinet or box.

Before you label the manila file folders, think about the way you position the folder tabs. Rather than setting up folders in the "left, center, right; left, center, right..." pattern (which creates trouble when you need to add a file later), give meaning to tab placement. For example,

- * Left tab: any files with general information that you could use again in future years (this would probably be just the "General Info" file).
- * Center tab: all files specific to this year's taxes (e.g., "Forms/Instructions," "Deductible Expenses," etc.).
- * Right tab: completed tax returns and supporting documentation from previous years.

(For details on using this tab placement system in the rest of your files, see "File Anything in Your Home...and find it again!" by Mary Anne Lessley and Katherine D. Anderson).

Label the manila folders and drop them into the green hanging files, using as many green hanging files as you need to hold the manila folders. Put them in order, label the first hanging file "INCOME TAXES," and you're done!

Take a couple of minutes to get ready for next year's tax documents. After all, you've already done the work of setting up the system, and your supplies are right in front of you. Simply drop your tax-related papers as they enter your home into your files, and you'll relieve a great deal of tax season stress.

About the Author:

Would you like to get control of your schedule, paperwork, and clutter so you can spend more time doing what you love most? Organizing Consultant Jennifer Swanson offers great free tips at www.JenniferSwanson.com.

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Is Your Home Making You Sick?
Do you know Johnson's Baby Soap contains Quaternium-15,

a formaldehyde-releasing preservative? Did you know that Crest Tartar Control toothpaste and Lysol are on the Cancer Prevention Coalition's "Dirty Dozen" list of products containing toxic and carcinogenic ingredients? You have choices that are better, safer and cost less. For info: <http://legacy4life.fourpointwellness.com>

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Readers' Poll Question:
Thank Goodness It's Friday

Good-bye weekdays, hello weekend!

In our last Readers' Poll Question, we wanted to hear about your favorite Friday rituals. We asked, "Does your family have any special rituals for Fridays? Is there anything out-of-the-ordinary that you do each week to celebrate and welcome the weekend?" Here are a few of the answers we received:

"Every Friday night we gather after supper to have a movie night! The kids can't wait to select a feature movie when we go to the library the day before. I pop some popcorn. My boys eagerly dress into their pajamas and cuddle on the couch to watch a movie. " ~ Christine

"I love Fridays! Doesn't everyone? My husband and I have been married for nearly 4 years now and we decided before we got married to take Friday nights as our 'date night.' He has been a student in Pharmacy school ever since we got married. Very often although we are in the same house in the evenings, he will be studying all night long. A week can fly by and we haven't even really seen each other much. Friday night 'date nights' are our chance to take some time for togetherness after a week of studying night and day. Money has been tight while he is in school so we have learned to find pleasure in the simple things...Being together is the only thing that really matters on 'date night.' We hold this time together as sacred and have put off a whole variety of things in order to spend this night together. It has brought so much joy to our marriage! During those weeks that just seem to drag by or when things aren't going well at work, I just remember that I have a HOT DATE on Friday night with the man of my dreams and it makes everything better." ~ Kristin

"This isn't something I do but that my daughter's mother-in-law does. When her parents were alive every Friday was pancake night. They would get together and have pancakes. Nothing fancy. Everything was very laid back but the kids knew they would see their grandparents on Friday and vice versa. Neat idea." ~ Sandy

"We have a party atmosphere every Friday evening to help us reconnect after a busy week at work and school. We often

have 'take-n-bake' pizzas from a local grocery that sells them 2/\$12 on Friday night. We might rent a few videos or get them free from the library. We often invite friends to join us so that the kids can have their friends over while the adults play board games." ~ Anne

Thanks to all of our readers for responding. If you'd like to read more of the responses we received, visit our "Thank Goodness It's Friday" page at <http://www.countingthecost.com/poll/Friday.htm>

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Our Newest Readers' Poll Question:
Staving off a Cold

I always know when I am on the verge of getting sick. The achy muscles, the throbbing head, the feverish feeling -- these are all signs that unless I do something to try and fight it off, some sort of illness is on its way.

In our newest Readers' Poll Question, we want to know what you do to stave off ill health. We ask, "When you feel a cold or other illness coming on, what do you do to fight it off and keep it from becoming full-blown?"

Of course we're not looking for medical advice, but rather your own special strategies for taking care of yourself when you feel vulnerable to illness. Send your tips to us at: <mailto:editor@countingthecost.com?subject=Cold>
Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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500+ Companies With Real Work-at-home Jobs Available Now!
+ 275 Companies Paying Homeworkers \$12 - \$30+ an hour.
+ Receive Job Updates Emailed to Your In Box Weekly.
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+ Real Paychecks in Your Mailbox Weekly or Bi-weekly!!!
Companies with Legitimate Jobs--Not Business Opportunities.

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"Talk It Out" Question:
Non-Cluttering Gifts for Grandparents

What kinds of gifts can children give their grandparents that won't create clutter in the grandparents' homes? That was the question one of readers recently asked. When responding to a recent question about non-cluttering gift ideas for grandchildren, Marianne wrote,

"If I could make a suggestion, would you also solicit ideas for grandparents who do not want any more clutter either? We have given gift certificates to restaurants and for art supplies but would appreciate other suggestions." ~ Marianne

What a great idea! Most grandparents have more than enough stuff in their homes. The last thing they need is more dust-catchers. Here are some of the non-cluttering gift ideas our readers submitted:

"A great gift idea for grandparents, especially those who have problems with writing or vision, is address labels in a large font. This includes both return labels and labels for their routine contacts. Type the labels in a plain, large, easy-to-read font using your computer and print on purchased sheets of blank labels. Contacts can include family members, friends and others. I like to do a sheet or half-sheet of labels for each contact. Organize them in a file or notebook for easy access. Including a book of stamps can be an added bonus! You could take this idea a step farther by purchasing a box of quality all-purpose cards and presenting it to them with the labels." ~ Cathy

"My in-laws live in a small retirement apartment and have little room for clutter. When I buy or make them a gift, I try and give them something that I know they will use and that will not last. Some items I have given them in the past include baked items, chocolates, stationary, needed clothing items, flowers, bulbs (that their kids have planted) to enjoy on their patios, hanging plants, etc. Another thing we have done is given them items to enjoy outside like new lawn chairs, bird bath, feeder, or house, and seasonal flowers." ~ Donna

"A few years ago for Christmas I came up with an idea for my grandmother. With having had so many years of being showered with gifts from loved ones, and with the fact that she's on a fixed income, we went for the more practical, yet heart-felt gift. We gave her gift certificates and a poem that I made up about how much she means to us. It also explained about each of the gift certificates: one for pampering herself at her favorite beauty salon, one for groceries at her usual grocery store, one for a few dinners at one of her favorite restaurants, and one for whatever she needed or wanted at Wal-mart. It really touched her that we had put so much thought into her gift. Plus it helped her be able to not worry about coming up with the money for some of the 'extras' that a fixed income doesn't always allow." ~ Morgan

"Grandparents get the same gift from our family every year for the past 10 years: a personalized photo album. The album tells the story of what we as a family have done, where we have gone. It also documents school, sporting events and birthdays for the past year. It eliminates all

the loose pictures and becomes a family heirloom." ~ GG

"My husband and I ARE the grandparents. Some non-cluttering gifts we enjoy are:

- car wash and/or detailing
- gift certificate to our favorite stores, restaurants, local dinner theater, movie theater, video rental place, garden center, etc.
- consumable treats (flavored coffees, nuts, sugar-free candy)
- fixing things around the house that we don't have the ability or money to do ourselves
- carpet cleaning
- gift certificate for a massage, manicure, pedicure, haircut, or 'spa day'." ~ Kathy

"I'm sure lots of others do this, but I'll send in this suggestion anyway just in case. My elderly mother lives on a fixed income, so she really enjoys a gift basket filled with 'little luxuries' she might not get for herself, such as the brand of instant coffee she likes but is more expensive than the store brand she buys, teabags, little packages of gourmet cookies and crackers, special seasonings, sauces, and marinades to perk up everyday meals, etc. She also appreciates a decorated grocery bag filled with staples like flour, sugar, baking powder, cornmeal, nuts, flaked coconut, cocoa, chocolate chips, vanilla, spices, oils, and other baking/cooking necessities. She has plenty of knickknacks, lotions, soaps, picture frames, etc., so these 'consumables' are a big hit." ~ Jill

Thanks to everyone who responded. We received more responses than we had room to list. If you'd like to read more of the answers our readers sent in, visit our "Non-Cluttering Gifts for Grandparents" page at:
<http://countingthecost.com/tio/grandparents.htm>

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Our Newest "Talk It Out" Question:
Family Time that the Whole Family Will Enjoy

When your children's ages vary greatly, how can you bring the whole family together for fun everyone will enjoy? That's the question one of our readers recently asked. Colleen wrote:

"My boys vary in age: 10, 3 and 1. I've tried 'family game night' and it usually turns into disaster. The oldest is bored with little kid games that the 3-year-old enjoys. The 3-year-old won't sit still for a game that's over his head. And the one-year-old just wants to eat the pieces. 'Movie night' presents the same problem. My husband and I usually split up with the kids and do separate things, but this kind of negates the purpose of 'family night.' Does anyone have any ideas for family fun for all on the cheap?

Thanks." ~ Colleen

Hmmm...that could be a challenge. How do you keep everyone happy when the ages, skills and interests vary so widely? If you have some "family togetherness" ideas that work particularly well for kids of varying ages, send them to: mailto:editor@countingthecost.com?subject=Family_Fun Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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New Year, New career?

A Home Business Doesn't Have to Start in a Box. If you are looking to create additional income or start a business, you've come to the right place. We do not sell, stock, deliver products, or telemarket. Want personal assistance while test-driving this business? Contact me!

<http://melanie.fourpointmoms.com>

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Creative Frugality Explored
Storing Away the Winter Clothes

Remember how I bragged about the warm weather in Knoxville in the last issue? Well, Old Man Winter must have been chuckling when I wrote that because this week the temperatures have been in the thirties.

In our last Creative Frugality question, we wanted to hear your ideas for protecting your investment when you pack away your winter clothes. We asked, "What do you do to protect your winter clothes as you store them away for the summer? Also, what tips do you have for keeping your wardrobe organized as you change out clothes each season?" Here are a few of the answers we received:

"I keep my wardrobe organized in two seasonal categories: Fall/Winter and Spring/Summer. I keep my out-of-season clothes in a separate closet in another room (guest room). I clean my coats once at the end of the season. I separate my sweaters and place them in a plastic box. When I purchase anything new, I do it knowing that something in my closet will be replaced. This keeps me disciplined so that I really must love the item I am purchasing! I also check for minor alterations at the end of the season. I have lost some weight over the last year and have chosen to alter many of the nicer pants I own. To replace them would cost me more money so altering is the best plan. You have to keep this in mind to determine what is the best course. I also purchase new clothes with the idea that I do not want to have to buy new shoes, purse, etc. I try to keep my wardrobe 'tight' meaning that items are interchangeable

most of the time." ~ Janice

"Put clean and completely dry out-of-season clothes in a clear leaf bag. Use a vacuum to remove the excess air then tie the bag off. This makes them compact and they will not smell stale when you open the bag to use them." ~ Erin

"One winter my young daughter did not have many sweaters. To supplement her winter wardrobe, I used long sleeved cotton shirts and just layered them with an undershirt. She was just as warm as if she had on a sweater and she got additional use from her fall/spring long sleeved shirts. In addition to saving money, this also cut down on the amount of drawer space needed for bulky sweaters (and storage space during the warmer months)." ~ Jen

"Switching out clothes for different seasons used to drive me crazy! Especially here in Virginia where you can be wearing shorts and sweaters in the same month sometimes. I wanted to be able to have 'off season' clothes handy for weather changes, but not have to schlep up and down the fold-down attic stairs. I solved this problem with two actions. First, I got rid of the extra clothes (donated to others or to the trash can)...After getting rid of the excess, I moved on to my second step and made sure that I had space for ALL my children's currently-fitting clothing in their rooms, despite the season. The kids each have two dressers -- mostly it is one for warm weather and one for cold -- and a little hanging space in their closets. This makes us take stock of what we have and not keep too much...Getting rid of extra clothes (no matter how cute they are!) and storing clothes of all seasons in the same room have helped me get off the vicious 'rotating clothes' cycle." ~ Anne Margaret

Thanks to everyone who responded. If you'd like to read all the answers we received or look over previous questions, visit our "Creative Frugality" webpage:
<http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Getting Ready for Company

Oh no! Your guests will arrive in an hour. What will you do to get ready in time?

In our newest Creative Frugality question, we want to hear about what you do to ready your house when company is on the way. We ask, "How do you get your house 'guest-ready'? What quick and inexpensive things do you do to give your home that special look and feel for company?"

Think about it and send your tips to us at:
<mailto:editor@countingthecost.com?subject=Guests> Many of

