INTRODUCTION

If you're reading this, you've already done something incredibly hard—you've taken steps to rebuild your life. That takes courage most people will never understand.

This chapter isn't about being perfect. It's not about having an Instagram-worthy home or color-coded calendars. This is about creating simple systems that make your daily life easier, so you have more energy for what matters most: your children, your recovery, and your future.

Organization isn't about being "neat." It's about reducing the mental load you carry every day. It's about knowing where your daughter's school permission slip is without panicking. It's about having clean clothes ready when you need them. It's about not feeling overwhelmed by the thousands of details you're juggling.

You don't need money. You don't need fancy supplies. You just need to start small and be consistent.

What you'll learn in this, and the next two chapters:

- How to organize the critical things first (not everything at once)
- Systems for managing money, papers, medical appointments, and school requirements
- How to take care of yourself while caring for others
- Daily and weekly routines that reduce stress
- What to do when you fall behind (because you will, and that's okay)

What you won't find in these chapters:

- Judgment about where you've been
- Complicated systems that require money or time you don't have
- Unrealistic expectations
- Shame about struggling

Let's build something sustainable together.

SECTION A: UNDERSTANDING ORGANIZATION

1. WHY ORGANIZATION MATTERS FOR YOUR MENTAL HEALTH

When your physical space is chaotic, your mind feels chaotic. This isn't about judgment—it's about science. Your brain uses energy trying to process clutter, searching for lost items, and remembering all the things you need to do. That's exhausting when you're already dealing with so much.

What happens when you're disorganized:

- You feel overwhelmed before the day even starts
- You're late more often, which creates stress and consequences (missed appointments, work write-ups, angry teachers)
- You lose important documents (benefits paperwork, bills, school forms) and face penalties
- Your kids feel the tension and instability—they act out more
- You spend money re-buying things you can't find (bus passes, phone chargers, kids' supplies)
- You feel like you're failing, even when you're trying hard
- You miss deadlines that have real consequences
- People think you're irresponsible when you're really just overwhelmed

What happens when you create organization:

- Your stress level drops because you know where things are
- Mornings become calmer—fewer fights, tears, and panic
- You feel more in control of your life
- Your children feel more secure in predictable routines
- You can actually relax because you're not constantly worried about what you're forgetting
- You start to feel capable and confident
- Other people (case workers, teachers, employers) see you as responsible
- You catch things before they become emergencies

The Connection You Need to Understand:

Your environment affects your emotions. Your emotions affect your actions. Your actions affect your environment. It's a cycle. When you improve one part, the others get easier.

You're not disorganized because something is wrong with you. You're disorganized because you've been in survival mode. Survival mode doesn't include organizing closets or filing papers. But now you're moving from surviving to building—and that requires different skills.

The Mental Load Is Real:

Right now, you're probably carrying all of this in your head:

- What each child needs for school this week
- When bills are due
- Appointment times and dates
- What's in the pantry
- Who needs new shoes
- When benefits get loaded
- Which forms are due back
- What the case worker asked for
- When to call the doctor for refills

That's exhausting. Organization means getting this OUT of your head and INTO systems you can see and follow.

REFLECTION QUESTION: Think about yesterday. How many times did you feel panicked about not knowing where something was or forgetting something important? Write down that number. This is what we're working to reduce.

2. STARTING SMALL: THE 5-MINUTE FOUNDATION

Here's the truth: You cannot organize your entire life in one day. If you try, you'll get exhausted and quit. Instead, we're going to start with 5 minutes.

THE 5-MINUTE RULE:

Every single day, spend 5 minutes putting things back where they belong. That's it. Not cleaning. Not deep organizing. Just returning things to their homes.

Why 5 minutes works:

- It's not overwhelming
- You can do it even on your hardest days
- You'll see immediate results
- It builds the habit without burnout
- Your kids can help (even toddlers can put toys in a basket)
- Five minutes is one song on the radio—you can do anything for one song

Your First Week Challenge:

Choose ONE spot in your home that stresses you out every day. Maybe it's:

- The kitchen counter where papers pile up
- The area by the front door where shoes explode
- Your bedroom floor where clothes accumulate
- The bathroom sink area
- The coffee table that collects everything

For 7 days, spend 5 minutes on ONLY that spot. Put things away. Wipe it down. Make it clear. Every single day. Set a timer so you don't accidentally do more and burn out.

By day 7, your brain will start to expect that spot to be clear. You'll maintain it automatically. That's when you add a second spot.

IMPORTANT: Do NOT try to organize your whole house. Do NOT try to do more than 5 minutes a day in week one. Build the habit first. Expand later.

What to do in your 5 minutes:

- 1. Put things that belong in other rooms in a basket to distribute later
- 2. Throw away obvious trash
- 3. Put items back where they belong
- 4. Wipe the surface
- 5. Step back and look at your clear space

EXERCISE: Right now, stand up and spend 5 minutes on one surface. Set a timer on your phone. Put away everything that doesn't belong there. See how it feels when the timer goes off.

3. FREE TOOLS ALREADY AROUND YOU

You don't need to buy anything. Look around your home and the community resources available to you. Everything you need to get organized is already accessible.

FREE ORGANIZATIONAL TOOLS IN YOUR HOME:

Containers:

- Cardboard boxes (from food deliveries, moving, or ask at grocery stores) use for drawer dividers, toy storage, sorting papers, organizing under sinks
- Shoeboxes perfect for small items, kids' art supplies, coupons, receipts, makeup
- Empty jars and containers (pasta sauce jars, yogurt containers, formula cans) organize bathroom items, kids' crayons, spare change, hair ties, office supplies
- Grocery bags (plastic or paper) hang on doorknobs for trash, recycling, or collecting items for one room
- Large envelopes or ziplock bags organize important documents by category
- Empty food boxes (cereal, cracker boxes) cut down to make drawer organizers
- Egg cartons store tiny items like earrings, buttons, beads

Paper & Writing:

- Your phone (if you have one) free calendar, reminders, notes, camera to document important info, voice memos
- Paper and pens available at libraries, social service offices, your kids' school supplies, free notepads from businesses
- Magazines and junk mail cut into strips to make bookmarks for tracking in binders
- Kids' old school papers use blank backs for lists and notes

Organizing Supplies:

- Rubber bands saved from produce, mail, newspapers
- Bread bag ties organize cords
- Toilet paper rolls cord organizers, drawer dividers
- Paper clips free from offices, libraries
- Tape ask for donations from Buy Nothing groups

IN YOUR COMMUNITY (ALL FREE):

Public Library:

• Free printing (ask about limits)

- Calendars and planners
- Access to computers
- Paper and sometimes pens
- Copying services
- Sometimes free organizational workshops
- Community bulletin board with local resources

211 Helpline:

- Dial 2-1-1 from any phone
- Can connect you to resources
- Sometimes programs that provide household items
- Information about free community services

Places of Worship:

- Often have free supplies
- Organizational tools
- Sometimes clothing and household item donations
- Community bulletin boards
- Support groups with resource sharing

Buy Nothing Groups:

- Join on Facebook (search "Buy Nothing [your area]")
- Neighbors giving away items including storage solutions, furniture, household goods
- You can ask for specific items you need
- Free—just pick up from neighbors

Your Case Manager or Social Worker:

- Ask about available resources
- They often have supply closets
- May know about donation centers
- Can connect you to programs

Community Centers:

- Free calendars and planners
- Sometimes organizational workshops
- Bulletin boards with resources

• Meeting spaces if you need quiet time to organize

The Most Important Free Tool: ROUTINE

Routines don't cost anything and they're more powerful than any product. A routine is just doing the same thing at the same time until it becomes automatic. We'll build these throughout this chapter.

EXERCISE: Look around your home right now. Find 5 containers (boxes, bags, jars) you already have. Set them aside. We'll use them in the next section to organize your most important things.

SECTION B: YOUR CRITICAL SYSTEMS

4. THE THREE MOST IMPORTANT THINGS TO ORGANIZE FIRST

You can't organize everything at once. Start with these three areas—they have the biggest impact on daily stress and stability. Get these working before moving to anything else.

PRIORITY #1: IMPORTANT DOCUMENTS

This is your safety net. Losing these creates major problems that can take months to fix.

What to organize:

- Birth certificates (yours and your children's)
- Social Security cards (yours and your children's)
- Benefits documents (SNAP/EBT cards, housing paperwork, Medicaid cards)
- Court papers or custody documents
- Any protective orders or legal documents
- Medical records and immunization cards
- Pay stubs or income verification

- Bills (especially final notices or shut-off warnings)
- School enrollment paperwork
- Lease or housing documents
- Photo ID / Driver's license
- Any legal documents
- Tax documents (if applicable)

How to organize them:

- Get your container: Use one large envelope, accordion folder if you have one, or a sturdy box with a lid. Label it clearly: "CRITICAL DOCUMENTS - DO NOT THROW AWAY"
- 2. Sort into categories using smaller envelopes or ziplock bags:
 - o IDENTITY: Birth certificates, Social Security cards, ID
 - BENEFITS: All benefits paperwork, cards, approval letters
 - HOUSING: Lease, housing authority documents
 - LEGAL: Court papers, custody documents
 - MEDICAL: Records, insurance cards, immunizations
 - MONEY: Pay stubs, bank info, tax documents
 - BILLS: Current bills with due dates visible
- 3. Label each section with a marker or pen
- 4. Keep it in the same place ALWAYS:
 - High shelf away from children
 - Closet shelf
 - Under your bed in a plastic bag (if no other option)
 - NOT in the kitchen where things get spilled
 - NOT by the door where things get grabbed
- 5. Tell one trusted person where it is (in case of emergency)
- 6. Take photos of critical documents:
 - Use your phone camera
 - Upload to free email or Google Drive
 - If papers get lost, you have copies

CRITICAL DOCUMENTS ROUTINE:

Every time mail arrives:

- Open it immediately
- Throw away junk mail and envelopes
- Put bills in your BILLS section with due date facing up
- Put other important papers in appropriate section
- Don't let papers sit in piles

Once a week:

- Check your Critical Documents Box
- Make sure everything is still there
- Update any new papers
- Remove what's no longer needed (old bills that are paid)

EXERCISE: This week, gather every important paper in your home. Use 2 hours (doesn't have to be all at once) to sort them into your Critical Documents system. This is the single most important thing you can do.

PRIORITY #2: DAILY ESSENTIALS STATION

Create ONE spot near your door for things you need every day. Never move this spot.

What goes here:

- Keys (hook, bowl, or designated spot)
- Phone and phone charger
- Your bag/purse
- Kids' backpacks
- Bus passes or transportation cards
- Sunglasses
- Any daily medication
- Umbrella
- Face masks
- Hand sanitizer
- Pens (you always need pens)

Why this matters: You'll stop losing things. You'll stop being late. Mornings will be 10 times less chaotic. You'll stop that panicked feeling of "where are my keys??"

How to create it:

- 1. Choose the spot:
 - Near your front door or the door you use most
 - Low enough for kids to reach their backpacks
 - o Easy to access when you're rushing
- 2. Use what you have:
 - Small table or shelf
 - Cardboard box
 - Hooks on the wall (command hooks don't need drilling)
 - o Basket on the floor
 - Top of a low dresser
- 3. Create zones:
 - Hook or bowl for keys
 - Outlet nearby for phone charging
 - Spot for each child's backpack
 - Your bag always in the same place
- 4. Make it a rule: When you walk in the door, put your keys and bag in this spot FIRST, before you do anything else. Not "in a minute." Not "after I check on the kids." Immediately.
- 5. Train your children: Their backpacks go here the second they walk in. No exceptions. Make it automatic.

What to add if you have room:

- Small basket for daily mail (bills, school papers)
- Hooks for coats
- Bin for shoes lined up underneath
- Small notepad and pen for urgent notes

THE DAILY ESSENTIALS ROUTINE:

Every night before bed:

- Keys are on the hook
- Phone is charging

- Your bag is packed with what you need tomorrow
- Kids' backpacks are packed and ready
- Bus pass has money loaded (or is in your wallet)
- Everything is here waiting for you

Every morning:

- Grab and go
- No searching
- No panic

EXERCISE: Create your Daily Essentials Station today. Spend 30 minutes setting it up. Use it starting tomorrow morning. For one week, consciously put everything in this spot. By week two, it will be automatic.

PRIORITY #3: CLEAN CLOTHES SYSTEM

Not having clean clothes creates massive stress for you and your kids. This system prevents that.

WHY THIS MATTERS:

- Your kids getting to school on time
- You getting to work appropriately dressed
- Feeling put-together instead of defeated
- Not wasting time looking for something to wear
- Not re-wearing dirty clothes because nothing is clean

SIMPLE SYSTEM:

1. DIRTY CLOTHES:

- One laundry basket or garbage bag in a designated spot
- Everyone knows: dirty clothes go IN the basket, not near it
- When it's full, it's laundry day

2. CLEAN CLOTHES:

- Once folded, they go IMMEDIATELY to drawers or shelves
- Do NOT let clean clothes live in the basket—that makes everything harder
- If you don't have a dresser, use labeled boxes

3. TOMORROW'S OUTFITS:

- Pick out clothes the night before (you AND kids)
- Hang on a chair or hook
- Include underwear and socks
- Check for stains or missing buttons

IF YOU DON'T HAVE A DRESSER:

- Use cardboard boxes labeled clearly:
 - o "MY SHIRTS"
 - "MY PANTS/SKIRTS"
 - "MY UNDERWEAR/SOCKS"
 - "[CHILD'S NAME] CLOTHES"
- Stack boxes in closet or against wall
- Keep them neat—fold everything
- Folded clothes stay cleaner and you fit more in less space

THE CAPSULE APPROACH FOR LIMITED WARDROBES:

If you don't have many clothes (and most women in your situation don't), make what you have work harder.

A capsule wardrobe is an intentional wardrobe that restricts your clothing to no more than four colors and only two primary colors. With only two primary colors, you only need two pairs of shoes, one sweater, one jacket. You can do more with less.

Example: I use navy and Khaki as my primary colors. For a little versatility my secondary colors are light blue and cream. All these colors work well together. There is a tendency to use black and white, however you can easily end up looking like a server if you are not careful. Your goal is to have two neutral colors, each of which goes with basically anything. These colors should be readily available at most stores. Orange is one of my favorite colors, but it is not always available.

The most readily available colors consistently produced by the garment industry include black, white, cream/ivory, beige/khaki, gray, navy blue, pink, brown, and purple. Because many manufacturers use different shades of pink, brown, beige, gray, and cream one of your capsule colors should probably be black, white, or navy blue which are all fairly consistent colors. If you

You can skip laundry for ten days, and look good wherever you are going (work, friends, school, family with the following items in two primary colors and two secondary colors:

- 3-4 basic tops such as tee-shirts, henley's or tanks
- 2-3 button down tops or blouses
- 1 sweater (I prefer a cardigan)

Possibly, depending on your career, 1 jacket

2 pairs of career appropriate trousers

2 skirts

1 pair of jeans without holes and avoid anything too trendy

1 - 2 dresses

2-3 pairs of shoes – always in your primary capsule colors, career appropriate flats/loafers, comfortable low heels or boots, and another pair.

Undergarments (nothing flashy)

Keep only clothes that:

- Fit you NOW (not someday)
- Are clean and in good repair
- Make you feel decent when you wear them
- Are appropriate for your activities (work, interviews, everyday)

Let go of clothes that:

- Are stained or torn beyond simple repair
- Don't fit and make you feel bad about yourself
- You're keeping out of guilt
- Haven't been worn in 6 months

Better to have 7 good outfits than 20 items that don't work.

LAUNDRY ROUTINE:

Decide on your laundry day(s):

• Many programs offer free laundry services—use them

- If using laundromat: go same day/time each week
- If you have in-unit: pick 1-2 days weekly

Sort as you go:

- Two bags/baskets: one for lights, one for darks
- Saves time on laundry day
- Prevents color bleeding

Fold the same day:

- Don't let clean laundry sit
- Fold while watching TV or while kids do homework
- Put away immediately

INVOLVING KIDS:

- Even toddlers can sort socks
- Elementary kids can fold their own clothes
- Everyone puts their clothes away
- Teaching them this skill helps them later

YOUR DAILY CLOTHING ROUTINE:

- 1. Every night: Pick tomorrow's outfit—hang it on a hook or chair
- 2. Every morning: Get fully dressed, even if staying home—it changes your mindset
- 3. Immediately after wearing: Dirty clothes go IN the hamper, not near it
- 4. After laundry: Fold and put away the same day—clean clothes don't live in the basket

SHOES:

You probably don't have many pairs. Organize what you have:

- One pair by the door for everyday
- Others lined up in your closet or under bed
- If worn out and hurting your feet, ask case manager about shoe vouchers or clothing closets
- Keep kids' shoes by the door—makes mornings easier

A NOTE ON ACCEPTING DONATIONS:

There's no shame in getting clothes from donation centers, clothing closets, or Buy Nothing groups. But be selective:

- Take only what fits and what you'll actually wear
- Don't take things just because they're free
- You deserve clothes that make you feel good
- Quality over quantity

EXERCISE: This week, spend 30 minutes organizing your clothing area. Remove anything that doesn't fit or is damaged. Fold or hang everything else. Set up your dirty clothes system. Put tomorrow's outfit out tonight for the next 7 days.

5. MANAGING YOUR MONEY (EVEN WHEN THERE'S NOT MUCH)

Money organization isn't about having a lot of money. It's about knowing exactly what you have, when you have it, and where it needs to go. This reduces financial panic.

THE MONEY REALITY:

You're probably managing:

- EBT/SNAP benefits
- Cash assistance (if you receive it)
- Irregular work income
- Child support (maybe)
- Very little cushion for emergencies
- Multiple payment methods (cash, benefits cards, maybe a bank account)

WHY MONEY ORGANIZATION MATTERS:

- Prevents shut-off notices (utilities, phone)
- Avoids late fees you can't afford
- Prevents overdraft charges if you have a bank account
- Reduces stress about "did I pay that?"
- Helps benefits last the whole month
- Catches errors or problems early

YOUR MONEY ORGANIZATION SYSTEM

STEP 1: Know Your Money Dates

Create a simple calendar (paper or phone) with these dates marked:

Benefits Loading:

- What day does EBT load?
- What day does cash assistance load?
- When do you get paid (if working)?
- When does child support arrive (if applicable)?

Bills Due:

- Rent (MOST IMPORTANT—never late on this)
- Phone bill
- Utilities (electric, gas, water)
- Internet (if you have it)
- Any payment plans
- Laundromat money needed

Mark these on a calendar you look at every single day.

STEP 2: The Envelope System (Works With Cash or Tracking on Paper)

Get 3-5 envelopes or use sections in a notebook:

ENVELOPE 1: RENT (Non-negotiable)

- If rent is \$800/month, put \$200/week aside
- This money is GONE—don't touch it for anything else
- Keep separate from other cash

ENVELOPE 2: UTILITIES (Electric, gas, water, phone)

- Add up total due each month
- Divide by pay periods
- Set aside each time money comes in

ENVELOPE 3: TRANSPORTATION

- Bus pass money
- Gas money if you have a car
- Set aside immediately

ENVELOPE 4: HOUSEHOLD (Laundry, household items)

- Weekly laundry money
- Cleaning supplies
- Household basics

ENVELOPE 5: FLEXIBLE (Everything else)

- This is what's left after critical bills
- For everything else you need

If using a bank account instead of cash:

- Write the same categories on paper
- Track how much is "allocated" to each category
- Don't spend rent money just because it's in your account

STEP 3: Bill Due Date System

Create a Bill Calendar:

Use a free paper calendar or your phone calendar.

For each bill, mark:

- 5 days before due date: "Electric bill coming up"
- Due date: "ELECTRIC BILL DUE"
- Set phone reminders

Keep all current bills in one spot:

- In your Critical Documents box
- Due dates facing UP so you can see them
- Sorted by due date (earliest on top)

When a bill arrives:

1. Open it immediately

- 2. Write due date in BIG numbers on the envelope
- 3. Put in your bills section
- 4. Add to calendar
- 5. Set phone reminder

After paying:

- Write "PAID" and the date on the bill
- Move to "Paid Bills" section
- Keep for 3 months, then throw away

STEP 4: Making Benefits Last All Month

The EBT Struggle: Money loads on one day, but you need it for 30 days.

Strategy:

Week 1 (After loading):

- Major grocery shop for staples and basics
- Buy in bulk what you can (rice, pasta, beans, canned goods)
- Focus on items that last
- Don't buy everything you want—buy what you NEED

Week 2:

- Small trip for fresh items (milk, bread, produce)
- Use up what you bought in week 1

Week 3:

- Minimal shopping
- Fresh items only
- Start meal planning with pantry items

Week 4:

- Creative cooking with what's left
- Food bank supplement if needed
- Stretch what you have

AVOID:

- Shopping when hungry (you spend more)
- Buying expensive convenience items early in the month
- Lending EBT to anyone (it's illegal and leaves you short)
- Treating first days like you have unlimited money

STEP 5: Avoiding Predatory Financial Services

WATCH OUT FOR:

Check cashing places:

- Charge 2-5% of your check
- On a \$400 check, that's \$8-\$20 gone
- If possible, get a basic bank account (many banks offer free accounts for low income)
- Credit unions often have fewer fees

Payday loans:

- AVOID at all costs
- Interest rates over 300% sometimes
- You'll never catch up
- If desperate, try community assistance programs first

Rent-to-own stores:

- You pay 2-3 times the actual cost
- Better to save and buy used
- Or do without until you can afford

Money transfers (Western Union, etc):

- High fees
- Only use if absolutely necessary

FREE ALTERNATIVES:

- Many community programs help with emergency bills
- Ask your case worker about emergency assistance
- Call 211 for resources
- Some churches have benevolence funds

STEP 6: Tracking Receipts for Benefits Reporting

Why this matters: Benefits require documentation. If you can't prove your expenses, you could lose assistance.

Simple Receipt System:

- 1. Get a large envelope or ziplock bag labeled "RECEIPTS [MONTH/YEAR]"
- 2. Every time you get a receipt for:
 - Medical expenses (co-pays, prescriptions, medical supplies)
 - Childcare costs
 - Work expenses (uniforms, transportation for work)
 - Anything your case worker said to track
- 3. Put the receipt in the bag immediately—don't let them accumulate in your purse or pockets
- 4. At recertification time:
 - You have everything in one place
 - Sort by category if needed
 - Make copies if required
 - Return originals to your files
- 5. Start a fresh bag each month or each benefits period

STEP 7: The "\$20 Emergency Fund" (When Possible)

The goal: Have \$20 somewhere safe for true emergencies.

How to build it:

- Every time you have \$1-2 extra (rare, but it happens)
- When you get change back from purchases
- Put it in an envelope in your Critical Documents box
- Don't touch it unless TRUE emergency (not "I want," but "we need")

What qualifies as emergency:

- Phone needs minutes urgently for job call
- Kid needs medication today
- Bus fare to get to required appointment
- True emergency only

This \$20 will save you someday. Even this small amount prevents desperation.

THE MONEY PANIC PREVENTION ROUTINE:

Every Sunday (or your planning day):

- 1. Check what money is coming this week
- 2. Check what bills are due this week
- 3. Make sure you have money for bills
- 4. Check EBT balance
- 5. Plan grocery shopping if needed
- 6. Look ahead to next week's bills

This 10-minute routine prevents surprises.

WHEN YOU CAN'T PAY A BILL:

DON'T IGNORE IT. That makes it worse.

Do this instead:

- 1. Call the company before the due date
- 2. Explain you can't pay the full amount
- 3. Ask about payment arrangements
- 4. Many utilities have assistance programs
- 5. Document who you spoke with and when

For rent:

- Talk to your housing worker immediately
- Look into emergency rent assistance
- Never just don't pay and hope—that leads to eviction

For utilities:

- Many have crisis assistance programs
- Some utilities can't shut off in extreme weather
- Payment plans are usually available
- Call 211 for utility assistance programs

REFLECTION QUESTIONS:

- 1. What day do your benefits load? (Write it down)
- 2. What day is rent due? (Write it down)
- 3. What other bills do you have and when are they due?
- 4. Where will you keep your bill calendar?

EXERCISE: This week:

- Create your money calendar with all important dates
- Set up your envelope system (even if just on paper)
- Gather all current bills and sort by due date
- Set phone reminders for bills due in the next 2 weeks

6. TAMING THE PAPER MONSTER

Papers multiply like weeds. Mail arrives daily. Kids bring home papers constantly. Bills pile up. Forms need signatures. Before you know it, you're drowning in paper and can't find anything.

THE PAPER PROBLEM:

You're managing:

- Mail (bills, notices, junk, letters)
- Kids' school papers (permission slips, flyers, homework, graded work)
- Benefits paperwork (recertification forms, notices, documents needed)
- Medical documents (appointment cards, prescriptions, insurance info)
- Receipts (some you need, some you don't)
- Important documents (see Critical Documents Box section)
- Random papers people hand you

Without a system, important papers get lost in the pile, deadlines are missed, and you face consequences.

THE PAPER SYSTEM

STEP 1: Immediate Sorting Station

Create ONE place where all papers land first. This is by your door or in your kitchen.

Get 3 containers (boxes, baskets, or even paper grocery bags):

CONTAINER 1: ACTION NEEDED

- Bills that need paying
- Forms that need signatures
- School papers needing response
- Anything requiring you to DO something
- Look at this daily

CONTAINER 2: KEEP FOR NOW

- School newsletters with dates you need
- Appointment cards
- Receipts you need to track
- Info you might reference
- Sort through weekly

CONTAINER 3: FILE/READ LATER

- Report cards
- Medical records to file
- Things to read when you have time
- Sort through monthly

ALSO KEEP:

- A trash bag or bin right here
- Recycling bag if you recycle

STEP 2: When Papers Enter Your Home

EVERY SINGLE TIME you walk in with papers:

- 1. Go to your sorting station
- 2. Make immediate decisions:
 - Junk mail → straight to trash
 - Bills → ACTION NEEDED
 - School info → ACTION NEEDED or KEEP FOR NOW
 - Catalogs/advertisements → trash (or keep if you actually need)
 - Important documents → Critical Documents Box
- 3. Never put papers "somewhere" to deal with later
- 4. This takes 60 seconds and saves hours of searching

When kids come home from school:

- Empty backpacks at sorting station
- They hand you papers
- You sort immediately
- Done

STEP 3: What to Keep vs. Throw Away

KEEP:

- Bills (until paid, then keep 3 months)
- Benefits documents (all of them)
- Medical records
- School enrollment/emergency forms
- Lease/housing documents
- Legal documents
- Tax documents (if applicable)
- Insurance information
- Pay stubs (6 months minimum)
- Receipts for big purchases or returns
- Anything that proves something important

THROW AWAY:

- Junk mail
- Old catalogs
- Expired coupons
- Paid bills after 3-6 months
- Old school newsletters
- Graded homework (keep report cards)
- Receipts for daily purchases after a week (unless needed for benefits)
- Notices about past events
- Any paper you've never looked at again

WHEN IN DOUBT:

- If it's an official government letter → keep
- If it's from benefits office → keep
- If it's from court → keep
- If it's advertising → toss
- If you can get the info online → probably toss

STEP 4: How Long to Keep Documents

FOREVER:

- Birth certificates
- Social Security cards
- Divorce decrees
- Custody documents
- Adoption papers
- Deeds (if you own property someday)

7 YEARS:

• Tax documents (if you file taxes)

3-6 YEARS:

- Medical records
- Insurance documents

1-3 YEARS:

- Pay stubs
- Bank statements (if you have a bank account)
- Benefits approval letters
- Lease agreements (keep current + previous)

3 MONTHS:

- Paid bills
- Utility bills
- Receipts for purchases (unless need for returns)

TOSS WHEN DONE:

- Permission slips (once returned)
- Event flyers (after event)
- Old school newsletters
- Expired coupons

STEP 5: The Weekly Paper Purge (10 minutes)

Every Sunday (or your planning day):

- 1. Look at ACTION NEEDED container:
 - What needs doing this week?
 - Do it or schedule time to do it
 - Move completed items to trash or file
- 2. Look at KEEP FOR NOW container:
 - Throw away anything no longer relevant
 - Move important papers to Critical Documents Box
 - Update calendar with any dates
- 3. Empty trash and recycling
- 4. Start the week with clean containers

These are critical—losing these causes real problems.

The Return System:

- 1. When you receive a paper that needs returning:
 - Read it immediately
 - Fill out what you can right then
 - Put in a designated spot (envelope labeled "TO RETURN")
 - Set phone reminder for due date
- 2. Put "TO RETURN" envelope in your Daily Essentials Station
 - You see it every time you leave
 - Hard to forget
- 3. Check this envelope every morning
 - What's due today?
 - Put in bag to take with you
- 4. When you return it:
 - Get a receipt or confirmation if possible
 - Take a photo of the completed form before submitting
 - Mark on your calendar that you submitted it

STEP 7: Creating Reference Binders (Free Method)

If papers are taking over, create simple reference binders using free materials:

SCHOOL BINDER (one per child if possible):

- Emergency contact forms
- School calendar
- Teacher contact info
- Report cards
- IEP or 504 plan documents
- Use a free folder or binder from school supply drives

MEDICAL BINDER:

• Insurance cards (photo copies)

- Doctor contact information
- Immunization records
- Medical history forms
- Current prescriptions list

BENEFITS BINDER:

- Approval letters
- Recertification schedule
- Required documents list
- Contact information
- Case number references

Use:

- Free folders from community resources
- Paper clipped sections
- Plastic bags as dividers
- Label sections clearly

HANDLING MAIL ANXIETY:

Many people avoid opening mail because it's scary. Bills, notices, demands.

New approach:

- 1. Open mail the day it arrives
- 2. Most mail is not emergency
- 3. Opening it early gives you time to respond
- 4. Ignoring mail makes problems worse
- 5. Set a rule: no unopened mail sits for more than 24 hours

If a letter scares you:

- Read it
- Call your case worker if you need help understanding
- Don't assume the worst
- Most things have solutions if addressed quickly

THE PAPER PREVENTION MINDSET:

Before accepting any paper, ask:

- Do I need this?
- Can I get this information another way?
- Will I really read this?

Learn to say:

- "Can you email that instead?"
- "I'll take a photo of that information"
- "No thank you" to flyers and handouts you won't use

The less paper that enters your home, the less you have to manage.

EXERCISE THIS WEEK:

- 1. Set up your 3-container sorting station
- 2. Sort through any paper piles that currently exist (15 minutes/day until done)
- 3. Put immediate action items in ACTION NEEDED container
- 4. Throw away anything obvious trash
- 5. File important documents in Critical Documents Box
- 6. Create your "TO RETURN" envelope
- 7. Practice sorting papers daily as they arrive

7. YOUR CHILDREN'S SCHOOL ORGANIZATION

School generates a constant stream of papers, requirements, and deadlines. Missing any of these makes you look like you don't care—even though you do. This system prevents that.

THE SCHOOL OVERWHELM:

You're managing:

- Daily papers in backpacks
- Permission slips with deadlines
- Homework assignments
- Reading logs

- School supply requests
- Parent-teacher conference scheduling
- Emergency contact updates
- Field trip forms and money
- School lunch accounts
- Dress codes and special event days
- Report cards and progress reports
- IEP meetings (if applicable)
- And multiply this by each child

Without organization, you miss things, teachers judge you, and your kids suffer consequences.

THE SCHOOL ORGANIZATION SYSTEM

STEP 1: The Daily Backpack Check (Non-Negotiable)

Every single day when kids come home:

- 1. Kids bring backpacks to sorting station immediately
 - Not dropped by the door
 - Not later
 - Right away
- 2. Empty backpack completely:
 - Remove all papers
 - Remove lunch box/containers
 - Check all pockets and folders
 - Check for notes pinned or taped inside
- 3. Sort papers immediately:
 - Needs signature/return → ACTION NEEDED container
 - Info to keep (calendars, menus) → KEEP FOR NOW
 - Graded homework → praise child, then trash most of it
 - Report cards → Critical Documents Box
 - \circ Flyers for past events \rightarrow trash
 - \circ Fundraiser stuff \rightarrow decide yes or no immediately

- 4. Refill/repack what's needed:
 - Lunch box washed and ready
 - Water bottle filled
 - Any supplies that need replacing
- 5. Put backpack at Daily Essentials Station ready for morning

This routine takes 5-10 minutes and prevents almost all school-related crises.

STEP 2: The Permission Slip System

Permission slips are the #1 thing parents lose.

When you get a permission slip:

- 1. Read it immediately to understand:
 - What it's for
 - Due date
 - Does it need money?
 - Does it need signatures?
- 2. Handle it right then if possible:
 - Sign it
 - Add money if needed (even \$1 in envelope if that's all you have)
 - Write child's name clearly on everything
 - Put back in backpack immediately
- 3. If you can't handle it immediately:
 - Put in "TO RETURN" envelope
 - Set phone reminder for 2 days before due date
 - Write child's name on the paper so you know whose it is
- 4. Take a photo of it with your phone
 - If it gets lost, you know what it was for
 - You have the information

NEVER:

- Put it in a pile to "do later"
- Leave it in the backpack past tomorrow
- Assume you'll remember

STEP 3: Homework Organization

Create a homework routine that works:

HOMEWORK SPOT:

- Designate one spot for homework (kitchen table, desk if you have one, floor space)
- Keep homework supplies here (pencils, crayons, scissors, glue, paper)
- Use a small box or basket to hold supplies
- Everyone knows: homework happens here

HOMEWORK TIME:

- Same time every day if possible
- Right after school snack
- Before screen time or play time
- Set a timer for focus time

HOMEWORK SUPPLIES BOX: You don't need much:

- Pencils (school gives these out free often)
- Crayons or colored pencils
- Safety scissors
- Glue stick
- Loose paper (ask teacher for extras or use backs of papers)
- Ruler
- Eraser

Keep in one box. When it's homework time, box comes out.

TRACKING ASSIGNMENTS:

For older elementary kids:

- They write assignments in notebook or folder
- You check it daily
- Help them track long-term projects

Break big assignments into small pieces

WHEN KIDS RESIST HOMEWORK:

- Stay calm
- Set timer for short bursts (10 minutes at a time)
- Small rewards after completion
- Contact teacher if it's consistently too hard
- Focus on completing it, not perfecting it

STEP 4: Reading Logs and Daily Papers

Reading logs are easy to forget but schools care about them.

Simple system:

- Keep reading log in designated spot (on refrigerator, in homework box)
- Fill out EVERY night, even if just 10 minutes
- Set phone reminder at reading time
- When it's due, it goes in backpack that night

Daily take-home folders:

- Some schools use these for all papers
- Empty every single day
- Papers that need returning go back immediately
- Keep folder in backpack always

STEP 5: School Supply Management

Beginning of year supplies:

- Schools often have free supply programs
- Ask counselor or front office about assistance
- Community programs help with back-to-school supplies
- Buy Nothing groups often have donations

Throughout the year:

Teachers often send lists of needed items

- If you can't afford, let teacher know—they often have extras
- Watch for stores giving away school supplies during promotions

When supplies come home:

- Pencils, erasers, etc. go in homework box
- Label everything with child's name
- Keep extras in one spot

STEP 6: School Calendar and Important Dates

At the beginning of each month:

- 1. Get the school calendar (usually in newsletter or online)
- 2. Add to your calendar:
 - Early dismissal days
 - No school days
 - o Parent-teacher conferences
 - School pictures
 - Field trips
 - Special event days (pajama day, 100th day, etc.)
 - Testing days
 - Report card dates
- 3. Set reminders for things needing preparation
- 4. Plan childcare for days off school

Special event days:

- Take photo of the flyer
- Set reminder day before
- Prepare night before (crazy socks, wear red, bring stuffed animal, etc.)

STEP 7: Communication with Teachers

Stay connected—it helps your child.

Get contact information:

- Teacher email or phone
- Best way to reach them
- Save in your phone contacts

When to reach out:

- Your child is struggling with homework
- You need help understanding something
- You missed an important paper
- Your child is having problems at school
- Something changes at home affecting your child

How to communicate:

- Be respectful and appreciative
- Keep it brief
- Ask specific questions
- Follow up if needed

For parent-teacher conferences:

- Put on calendar immediately when scheduled
- Arrange childcare or ask if kids can come
- Write questions beforehand
- Take notes during conference
- Follow up on any concerns

STEP 8: School Lunch Organization

Free and Reduced Lunch:

- Fill out application every year
- Schools have forms in office
- Information is confidential
- Makes huge difference in your budget

If kids pack lunch:

• Prep the night before

- Keep it simple (sandwich, fruit, crackers)
- Reusable containers (or ziplock bags)
- Water bottle filled and ready

School lunch account:

- Some schools use prepaid accounts
- Keep track of balance
- Add money when needed
- Ask about assistance if account goes negative

STEP 9: When You Miss Something

It will happen. You're human.

When you realize you missed something:

- 1. Don't panic or avoid
- 2. Contact teacher or school office immediately:
 - "I apologize, I missed the deadline for [X]"
 - "What can I do now?"
 - Most teachers are understanding if you communicate
- 3. Handle it as quickly as possible
- 4. Figure out why you missed it:
 - O Didn't check backpack?
 - Paper got lost?
 - Forgot the due date?
 - Adjust your system to prevent repeat

Most schools want to work with you. Communication is key.

STEP 10: School Records in Critical Documents Box

Keep these forever or until child graduates:

- Birth certificate copies
- Immunization records
- School enrollment papers
- Emergency contact forms
- Report cards
- IEP or 504 plan documents
- Any testing results

Have a section or envelope in your Critical Documents Box labeled with each child's name.

THE SCHOOL ROUTINE SUMMARY:

DAILY:

- Backpack check and paper sorting
- Homework time
- Reading log
- Backpack repacked and at door

WEEKLY:

- Review school papers kept
- Check for upcoming events
- Prep anything needed for next week

MONTHLY:

- Add school calendar dates to your calendar
- Check for supply needs
- Review any communication from teachers

EXERCISE THIS WEEK:

- 1. Establish the daily backpack check routine
- 2. Create homework spot and supplies box
- 3. Go through all school papers currently in your home—sort and organize
- 4. Add all known school dates to your calendar for next month
- 5. Save teachers' contact info in your phone
- 6. Create school section in Critical Documents Box

7. Do the backpack check every single day for 7 days to establish habit

8. MEDICAL ORGANIZATION FOR YOUR FAMILY

Medical appointments, prescriptions, insurance, and records create constant paperwork and scheduling challenges. Missing medical appointments can have serious consequences, including losing benefits or missing important care.

THE MEDICAL OVERWHELM:

You're juggling:

- Your own medical appointments
- Each child's doctor appointments
- Specialist appointments
- Dental appointments
- Mental health appointments (therapy, psychiatry)
- Well-child checks
- Immunizations
- Prescription refills
- Insurance coordination
- Medicaid recertification
- Medical records requests
- Transportation to appointments

One missed appointment can mean:

- Losing your appointment slot
- Waiting months for rescheduling
- Running out of medications
- Missing required check-ups for benefits
- Your child not being allowed in school (immunizations)

THE MEDICAL ORGANIZATION SYSTEM

STEP 1: Medical Information Hub

Create a medical section in your Critical Documents Box OR a separate medical envelope.

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For each family member, keep:

- Insurance/Medicaid card (or copy)
- List of current medications
- List of allergies
- Immunization records
- Recent test results or medical records
- Doctor contact information
- Appointment cards

Create a simple medical info sheet for each person:

[YOUR NAME OR C	HILD'S I	NAME]					
Date of Birth:							
Medicaid #:							
Current Medications:							
Allergies:							
Primary Doctor:		_ Phone:					
Dentist:	Phone:						
Any Specialists:		Phone:					

Why this matters:

- You can give accurate info at appointments
- You have everything in one place
- In emergencies, everything is accessible
- When filling out forms, you have the info

STEP 2: Appointment Tracking System

Use a calendar (phone or paper) for all medical appointments.

When you make an appointment:

- 1. Write it in your calendar immediately:
 - Date
 - o Time

- Who the appointment is for
- Which doctor/location
- Phone number of office
- 2. Take the appointment card they give you:
 - Put in medical section
 - Also photograph it with your phone (backup)
- 3. Set phone reminders:
 - 1 week before: "Appointment next week"
 - o 2 days before: "Appointment in 2 days"
 - Night before: "Appointment tomorrow at [time]"
 - Morning of: "Appointment today at [time]"
- 4. Plan transportation:
 - How will you get there?
 - How long does trip take?
 - Add buffer time
 - Arrange childcare if needed

CRITICAL: Count backward from appointment time:

- Appointment at 2pm
- Takes 30 min to get there
- Need to leave at 1:30pm
- Need to be ready at 1:15pm
- Start getting ready at 12:45pm

Always add 15-30 minutes more than you think you need.

STEP 3: Managing Multiple Doctors

Your family might see:

- Primary care doctor
- Pediatrician(s)
- OB/GYN for you
- Specialists
- Dentist

- Therapists
- Psychiatrists

Keep a master list:

Create a simple page (or phone note) with all doctors and phone numbers:

FAMILY DOCTORS LIST

MY DOCTORS:

Primary Care: Dr. Smith, 555-1234

OB/GYN: Dr. Jones, 555-2345 Therapist: Jane Doe, 555-3456

[CHILD 1 NAME] DOCTORS:

Pediatrician: Dr. Brown, 555-4567 Dentist: Dr. Wilson, 555-5678

[CHILD 2 NAME] DOCTORS:

Pediatrician: Dr. Brown, 555-4567

Keep this in your phone AND in your medical section.

When changing doctors:

- Update your list
- Request medical records be transferred
- Get copies for yourself too

STEP 4: Prescription Management

Running out of medications causes serious problems.

System for never running out:

- 1. Keep a list of all current medications:
 - Medication name
 - Dosage
 - What it's for

- Which pharmacy
- 2. When you get a refill, immediately check:
 - How many refills are left?
 - When will you run out?
- 3. Call for refills when you have 1 WEEK of pills left
 - Don't wait until you're out
 - Pharmacies need 1-3 days to fill
 - Gives buffer if there are problems
- 4. Set phone reminders:
 - For when to call for refills
 - For when to pick up prescriptions
 - For taking daily medications
- 5. Choose one pharmacy and stick with it:
 - They keep your records
 - Easier to manage
 - They know you

Keeping track of daily medications:

- Take at same time daily
- Use phone alarm
- Use pill organizer if you have multiple medications
- Check kids took their medications

STEP 5: Well-Child Checks and Immunizations

Schools require current immunizations. Missing well-child checks can affect benefits.

Stay on top of these:

1. Know your children's well-child schedule:

• Infants: many appointments first year

o Toddlers: several per year

• School age: yearly check-ups

- 2. At each appointment, ask: "When does [child] need to come back?"
 - Make next appointment before leaving
 - Put in calendar immediately
- 3. Keep immunization records safe:
 - In medical section
 - Take photo as backup
 - Schools will ask for these
- 4. If you're behind on well-child visits:
 - Call pediatrician and schedule
 - Explain you need to catch up
 - They'll help you prioritize

STEP 6: Insurance and Medicaid

Your Medicaid card is critical—treat it like cash.

Keep:

- Cards in your wallet always
- Photos of cards in your phone
- Copy in medical section
- Each child's card separate if they have individual cards

Know your Medicaid recertification date:

- When is it due?
- What documents do they need?
- Set reminders starting 1 month before
- Gather documents early
- Submit on time—losing coverage is disaster

At appointments:

- Always bring Medicaid card
- Update address/phone if changed
- Ask if there are any coverage issues
- Get receipts for co-pays (if any)

STEP 7: Medical Transportation

Getting to appointments is often the hardest part.

Options:

Medicaid Transportation:

- Many states provide this
- Must schedule in advance (often 72 hours)
- Call number on your Medicaid card
- Ask your case worker how to access

Public Transportation:

- Plan route ahead of time
- Account for transfers and wait times
- Always give yourself extra time
- Have backup plan if bus is late

Friends/Family:

- Build list of people who can give rides
- Offer to help them in return when you can
- Don't be afraid to ask

Rideshare:

- Uber/Lyft if you have funds
- Some programs provide vouchers

Plan transportation when you make the appointment, not day-of.

STEP 8: What to Bring to Appointments

Keep a checklist:

- □ Insurance/Medicaid card
- □ Photo ID
- □ List of current medications

□ List of questions for doctor
\square Something to write with
□ Phone (for taking notes)
□ Children's comfort items if bringing them
□ Snacks/water for kids
□ Any forms that need completing
Make this routine so you never forget critical items.

STEP 9: Emergency Room / Urgent Care

When you need emergency care:

Bring:

- Medicaid cards
- List of medications and allergies
- Phone charger
- Snacks for kids if they're with you

Follow up:

- Keep all paperwork
- File in medical section
- Follow discharge instructions
- Make follow-up appointments they recommend

Save the hospital bag:

- Keep a small bag with basic supplies ready
- Makes emergency visits less stressful

STEP 10: Medical Records Requests

You have the right to your medical records.

When you need records:

- Call medical records department
- There may be a small fee

- Usually takes a few days
- Request copies for yourself when getting them sent somewhere

You need records for:

- New doctors
- School enrollment
- Disability applications
- Court cases
- Benefits applications

Keep copies of important:

- Immunization records
- Recent test results
- Diagnoses
- Surgical records
- Birth records from hospital

THE MEDICAL ROUTINE SUMMARY:

WHEN APPOINTMENT IS MADE:

- Add to calendar with all details
- Set multiple reminders
- Plan transportation
- Note what to bring

ONE WEEK BEFORE:

- Confirm appointment
- Confirm transportation
- Arrange childcare if needed

NIGHT BEFORE:

- Gather Medicaid cards, ID, med list
- Prepare kids if they're going
- Check transportation route/time
- Set out clothes/shoes

DAY OF:

- Leave with extra time
- Bring checklist items
- Take notes during appointment
- Make next appointment before leaving

EXERCISE THIS WEEK:

- 1. Create medical info sheets for each family member
- 2. Compile all doctor contact information in one place
- 3. Add all upcoming medical appointments to calendar with reminders
- 4. Check all prescription levels—call for refills if needed within 2 weeks
- 5. Locate all Medicaid/insurance cards and photograph them
- 6. Create medical section in Critical Documents Box
- 7. Make list of current medications and allergies for each person

9. FOOD ORGANIZATION & SIMPLE MEAL PLANNING

Food creates stress: making benefits last, deciding what to cook, preventing waste, feeding picky kids, and cooking with limited time and equipment. A simple system reduces this stress dramatically.

THE FOOD STRESS:

You're dealing with:

- Limited EBT benefits that must last all month
- Limited cooking skills (maybe)
- Limited equipment (pots, pans, appliances)
- Kids' preferences and pickiness
- Limited storage space
- No time to cook elaborate meals
- Food waste when things go bad
- Not knowing what to make
- Chaos at dinner time

Without a system, you run out of food by week 3, waste money, and stress every single day about "what's for dinner?"

THE FOOD ORGANIZATION SYSTEM

STEP 1: Your 7-Meal Rotation

Stop deciding what to cook every day. Choose 7-10 meals you can make and rotate them.

Criteria for meals:

- Simple (5 ingredients or less ideally)
- Your family will eat them
- You can cook them with what you have
- Affordable
- Use pantry staples

EXAMPLE 7-MEAL ROTATION:

- 1. Spaghetti with sauce (pasta, jar sauce, ground beef optional)
- 2. Rice and beans (rice, canned beans, seasoning)
- 3. Eggs and toast (breakfast for dinner)
- 4. Chicken and rice (chicken pieces, rice, frozen vegetables)
- 5. Sandwiches and soup (bread, deli meat or PB&I, canned soup)
- 6. Mac and cheese with hot dogs (box mac and cheese, hot dogs, frozen vegetables)
- 7. Tacos (tortillas, ground beef or beans, cheese, lettuce if you have it)

Your rotation will be different based on what you know how to cook and what your family eats.

The goal: Know these meals by heart. Have ingredients on hand. Rotate through them.

STEP 2: Organized Pantry System

Even without much cabinet space, organize what you have.

ORGANIZE BY CATEGORY:

Use boxes, bins, or even the shelves you have:

SECTION 1: STARCHES/GRAINS

- Rice
- Pasta
- Bread
- Cereal
- Oatmeal
- Crackers

SECTION 2: CANNED GOODS

- Beans
- Vegetables
- Fruit
- Soup
- Tomato sauce
- Tuna/chicken

SECTION 3: COOKING BASICS

- 0il
- Seasonings
- Salt/pepper
- Flour/sugar (if you bake)

SECTION 4: SNACKS

- Chips
- Cookies
- Granola bars
- Anything kids grab

SECTION 5: BREAKFAST

- Cereal
- Oatmeal
- Pancake mix
- Syrup

Why this matters:

- You can see what you have
- You don't buy duplicates

- You use things before they expire
- Meal planning is easier

Use cardboard boxes with labels if you don't have shelving.

STEP 3: Making EBT Benefits Last All Month

The challenge: Money loads once, but you need food for 30 days.

THE STRATEGY:

DAY 1-3 (AFTER BENEFITS LOAD): BIG SHOPPING TRIP

Buy in this order:

- 1. STAPLES FIRST (things that last):
 - Rice (large bag)
 - Pasta (multiple boxes)
 - Canned beans (many cans)
 - Canned vegetables
 - Canned fruit
 - Oatmeal
 - Peanut butter
 - Bread (can freeze extra)
 - Cooking oil
 - Flour if you use it
- 2. PROTEIN (freeze what you won't use immediately):
 - Chicken (freeze in portions)
 - Ground beef (freeze in portions)
 - Eggs (last in fridge)
 - Hot dogs (last a while)
 - Lunch meat (use first)
- 3. DAIRY:
 - o Milk
 - Cheese
 - Yogurt if kids eat it

4. FRESH PRODUCE (buy only for this week):

- Potatoes (last long)
- Onions (last long)
- Carrots (last long)
- Apples (last longer than other fruit)
- Bananas (use quickly)
- Lettuce/tomatoes (use first)

5. FROZEN:

- Frozen vegetables (last months)
- o Frozen fruit
- Frozen juice

AVOID THIS FIRST SHOP:

- Expensive convenience items
- Junk food (or very minimal)
- Single-serving anything
- Name brands when generic is cheaper
- Fancy ingredients

WEEK 2: SMALL FRESH SHOP

- Milk (running low)
- Fresh fruit/vegetables (for this week)
- Bread if needed
- Any protein running low

WEEK 3: MINIMAL SHOPPING

- Only true necessities
- Fresh items
- Milk
- Start using pantry creatively

WEEK 4: PANTRY COOKING

- Use what you have
- Get creative with combinations
- Supplement with food bank if needed
- Fresh items only if critical

STEP 4: Shopping Strategy

Make a list and stick to it:

BEFORE SHOPPING:

- 1. Check what you have
- 2. Plan meals for the week
- 3. Write list of ingredients needed
- 4. Organize list by store sections
- 5. Set a budget

AT THE STORE:

- Shop alone if possible (kids beg for extras)
- Eat before you go (hungry shopping costs more)
- Stick to your list
- Buy generic/store brand
- Check unit prices (sometimes bigger isn't cheaper)
- Use coupons if you have them
- Avoid impulse buys

COMPARE PRICES:

- Dried beans cheaper than canned (but take longer to cook)
- Large bags of rice cheaper per serving
- Whole chicken cheaper than pieces (but more work)
- Store brand usually 30-50% cheaper than name brand

STEP 5: Meal Prep Basics

Make your week easier by prepping ahead.

SUNDAY PREP (30-60 minutes):

If you have time:

- Cook a big batch of rice (use all week)
- Brown ground beef (use in several meals)

- Chop vegetables (store in containers)
- Boil eggs (easy breakfast/snacks)
- Portion out snacks for kids

Even if you have limited time:

- Decide what meals you're making this week
- Defrost meat for Monday/Tuesday
- Check you have all ingredients

FREEZE PORTIONS:

- When you cook, make extra
- Freeze in portions
- Pull out for quick meals later

STEP 6: Quick Meal Ideas for Chaos Days

Some days you have ZERO time to cook.

HAVE THESE READY:

15-MINUTE MEALS:

- Scrambled eggs and toast
- PB&J sandwiches and fruit
- Ramen with egg and frozen vegetables added
- Quesadillas (tortilla, cheese, microwave)
- Canned soup and crackers
- Hot dogs and baked beans
- Cereal (yes, dinner can be cereal)

KEEP ON HAND:

- Canned soup
- Ramen
- Peanut butter
- Bread
- Eggs
- Tortillas
- Cheese

NO SHAME IN SIMPLE MEALS. Fed kids are what matters.

STEP 7: Reducing Food Waste

Wasting food is wasting money you don't have.

STRATEGIES:

USE OLDEST FIRST:

- Put new groceries behind older items
- Check dates on things
- Use what's close to expiring

STORE PROPERLY:

- Lettuce in plastic bag lasts longer
- Bread in freezer lasts weeks
- Cheese wrapped in plastic lasts longer
- Bananas separated ripen slower

WHEN THINGS ARE GOING BAD:

- Bananas turning brown → mash and freeze for smoothies or baking
- Vegetables wilting → make soup
- Bread getting stale → make french toast or croutons
- Milk close to date → use in cooking

FREEZE BEFORE IT'S TOO LATE:

- Bread
- Meat
- Some vegetables
- Even milk can be frozen

USE LEFTOVERS:

- Pack for lunch
- Eat for breakfast
- Combine into new meal
- Freeze if not eating soon

STEP 8: Involving Kids in Food

Make food less stressful by involving kids.

AGE-APPROPRIATE TASKS:

Toddlers (2-4):

- Wash vegetables
- Tear lettuce
- Stir (with supervision)
- Put things in bowls

Elementary (5-10):

- Set table
- Make sandwiches
- Pour drinks
- Simple cooking with supervision
- Put away groceries

Preteens (11+):

- Cook simple meals
- Follow recipes
- Meal planning help
- Grocery shopping help

BENEFITS:

- They're more likely to eat what they helped make
- Builds skills
- Takes work off you
- Quality time together

STEP 9: Food Bank Utilization

There's no shame in using food banks. That's what they're there for.

FIND LOCAL FOOD BANKS:

- Call 211
- Ask your case manager
- Search online for food banks near you
- Churches often have food pantries

WHAT TO EXPECT:

- May need to show ID and proof of address
- Some have restrictions (once per month, etc.)
- Usually mix of canned, fresh, and sometimes frozen items
- Take what you can use

MAKE IT WORK:

- Go regularly if allowed
- Take everything offered (you can always give away what you can't use)
- Be creative with unfamiliar items
- Ask how to prepare things you don't know

SUPPLEMENT YOUR BENEFITS:

- Food bank weeks 3-4 when running low
- Helps stretch EBT
- Often have bread, produce, meat

STEP 10: Kitchen Organization

Make cooking easier with organized kitchen.

ORGANIZE:

COOKING AREA:

- Keep pots/pans you use most accessible
- Cooking utensils in one container by stove
- Oil, salt, pepper within reach

DISHES:

- Kids' plates/cups low where they can reach
- Everyday dishes front and center

• Special items (if any) stored separately

UTENSILS:

- Silverware organized (even a box divided works)
- Cooking spoons/spatulas in jar or can

CLEANING SUPPLIES:

- Dish soap by sink
- Sponge/brush easy to grab
- Trash bag easy to access

REFRIGERATOR:

- Leftovers front and center
- Milk and juice easy to reach
- Meat on bottom (won't drip on other food)
- Vegetables in drawers
- Check weekly for expired items

FREEZER:

- Frozen vegetables grouped
- Meat grouped
- Bread items together
- Label bags with contents and date

THE FOOD ROUTINE SUMMARY:

SUNDAY (OR YOUR PLANNING DAY):

- Decide meals for week
- Check what you have
- Make shopping list if needed
- Do meal prep if time

SHOPPING DAY:

- Shop with list
- Put groceries away organized

• Freeze items needed

DAILY:

- Morning: defrost anything for dinner
- Evening: cook planned meal
- After dinner: put leftovers away properly
- Check what's for dinner tomorrow

WEEKLY:

- Check pantry and fridge
- Throw out expired items
- Add to shopping list what's needed

EXERCISE THIS WEEK:

- 1. Choose your 7-meal rotation (write it down)
- 2. Organize your pantry by categories
- 3. Make meal plan for next week
- 4. Create shopping list
- 5. Check EBT balance and plan shopping accordingly
- 6. Involve kids in one meal preparation
- 7. Research local food banks (write down locations and hours)