



# **THE WORK AND BENEFITS BINDER**

## **An Organizing Tool from DB101**

Career builders can find an individual and personal way of organizing and planning the world of work and benefits. A Work and Benefits 3-ring Binder can better manage work and benefit rules and procedures and keep them up to date.

The Binder helps take control of managing government process and procedures. The cost for putting a Binder together should be around \$25.00 at a good office supply store. Here are the basic supplies to shop for:

### **Office Supply Store Purchase**

- 1 to 2 inch wide three ring Binder, not too thick that you don't want to carry it around with you when you need to. The Binder size fits 8 inch by 10 inch paper.
- 10 or more clear plastic sleeves with a three hole punch down one side; you insert fact sheets and important information that comes your way about your benefits and working.
- Divider tab sheets that can be labeled with topics about work and benefits that is important to you, for example, one tab for Medicaid, one tab labeled Resumes, and so on.
- Paper insert folders with 3-holes punched where you can insert letters, notices, job announcements you get, until you decide where you want to file them or review them with folks you work with or your family.
- **A loose leaf spiral notebook with three ring binder holes punched in at the left side**

### **Using the Work and Benefits Binder**

As you likely guessed by now, the Binder can help you stay organized with all the information you get. It is portable so you can take it to meetings where having all this information at hand is important.

A major reason to use the Binder is to keep track and record the good work you do reporting wages to Social Security or other benefit programs, and for taking notes at other meetings or events you may go to.

When you go to a benefit office, the local Social Security office for example, you bring the Binder with you. Whether you have an appointment or not, your Binder has all the important papers and information you made need at these visits. As the meeting starts, open the Binder to the spiral notebook area and find the first blank sheet of paper. Ask the person you speak to what their name is and write it down next to the date of the meeting. When you ask certain questions of this worker at Social Security, write down all instructions this person gives you about what to do in the future about your benefits, and changes that may occur depending on changes in income such as earnings from a job.

When you bring this Binder with you at each of these visits to a benefits office, or other offices that you work with, repeat this process. Soon you will have a very good log that shows you have been responsible, that you keep track of events and benefit program rules. When you log these visits and what advice or information you got at them, you have a personal way of remembering the correct rules and steps for your situation.

Folks you work with can assist you with setting up the Binder. When you get used to using it, you will be amazed how comfortable and confident you will become when working with benefit programs that can be hard to understand. The staff at these offices will be impressed and work with someone they view as organized!