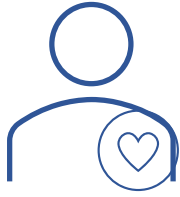


Folder for Life

My Life in My Hands





Personal Matters

- birth certificate
- copy of identity card
- registration certificate
- marriage certificate
- testament/ Last will and powers of attorney
- tax identification number
- social security number
- _____
- _____
- _____

Personal Matters

General information:

Keep all important personal documents in this register.

These are important certificates and identification documents, such as your birth certificate.

You should never discard those documents!

Further information on the documents:

You may not know some of the words.

A few words are explained here.

Then you can look them up.

Registration certificate

The registration certificate is proof that you live in a certain place.

When you move, you need to go to the citizen's office.

There you will get the registration certificate.

For this you may need a **housing provider confirmation**.

With this, your landlord confirms that you live **in his/her apartment** (or house).

Powers of attorney

In a power of attorney, a person gives another person the right to do certain things on their behalf.

There are different types of powers of attorney.

You should always give a power of attorney only to people you trust.

You can get advice on this at the consumer advice centre.

Example: You must sign a power of attorney for a lawyer if you want him/her to work for you.

Social Security Number

Depending on where you live, you may receive your Social Security number when you first start working or when you reach a certain age.

The number remains the same throughout your whole life.

The number is valid only for you.

You should be able to find the number quickly in your file.

You give the number to your new employer.

Then he/she can pay the contributions for your social benefits.

You and the contributions you have paid can always be found through the number.

Tax Identification Number

The Tax Identification Number is also called Tax ID or TIN.

In most countries every person has a Tax Identification Number.

The number always remains the same.

The number is valid only for you.

You should be able to find the number quickly in the folder.

Sometimes you need it for authorities or health insurance companies.

You also need to give the number to your new employer.



Health

- health insurance
- medical certificates
- sickness notifications
- vaccination record
- living will
- emergency contacts
- organ donor card
- _____
- _____
- _____

Health

General information:

This is where you file all documents related to healthcare.

You should also file letters from your health insurance company or records of medical examinations.

If you don't want to keep your health insurance card in your wallet, you can also file it here.

Further information on the documents:

Vaccination record

When you get a vaccination, the doctor will record this in the vaccination certificate.

All your vaccinations are recorded in the vaccination certificate.

Keep your immunization record as safe as possible.

Your doctor should look at your family's immunization records regularly.

Immunizations are very important, especially for children.

Before travelling far, a doctor should look at the vaccination certificate because other immunizations may be needed in the region.

Sickness notification

If you are ill, your employer or your health insurance company may request a sick note.

You will receive this from your doctor.

File or save the sick note for at least one year.

Living will

A living will is about your health and your will.

You specify which medical treatments you want.

You also specify what you do not want.

The living will applies if you are unable to say what you want.

For example, if you are very ill or have had an accident.

Then a doctor can do what you have written before.

Important: You should discuss the living will in detail with a doctor.

Emergency contacts

Sometimes you must go to the hospital very quickly.

For example, if you have had an accident.

Many people want someone to be called then.

That way, that person knows that you are in the hospital.

Many people want their partner or a friend to be called.

Such a person is called an emergency contact.

He/She will be the first to know if something has happened.

You should save these contacts in your cell phone.

It is best to save the contact in such a way that it can be found quickly.

For example, under the name emergency contact (ICE).

You can also carry a note in your wallet.



Career

- school-leaving certificate
- diploma
- vocational training
- university degree
- job references
- certificates
- further education and training
- employment contracts
- _____
- _____
- _____

Career

General information:

You will need references and certificates when applying for a job or sometimes at public authorities.

Important: Never hand over the original documents!

Table of your references and certificates:

Report cards, such as a school report, or certificates, such as a first aid certificate, are also called documents.

You file these documents here.

You can organize all your documents by the year in which you received them.

Then they will all be in the right order.

Write the name and year of each document in the bottom table.

Then you have a list of all the documents.

If you ever want to write an application, you have a list to match the documents.

This way you can see what you can send along.

Example:

document	year
high school degree	2015
training contract	2015
training certificate	2018
job reference	2018
...	...



Employment Agency/ Job Centre

- certificates
- exchange of correspondence
- _____
- _____
- _____

Employment Agency/ Job Centre

General information:

In this chapter you keep all documents from the employment agency.

Perhaps the social centre is also responsible for you.

If another authority is responsible in your case, you can also file these documents here.

Documents are for example applications and letters.

Sometimes you need older letters again later on.

For example, when the authority checks whether you have been paid correctly.

Thus, you can also check if you get the money as discussed.

Address of the competent authority:

Postal address

name	
street and building number postal code and city	

Visiting address

Street and building number postal code and city	
--	--

Personal contact person

name	
phone number	



Insurances

- personal liability insurance
- occupational disability insurance
- household content insurance
- car insurance
- reported claims
- _____
- _____
- _____

Insurances

General information:

In this chapter you will find the documents related to insurances.

There are two insurances that most people have:

1. the health insurance
2. the car insurance (if you have a car)

In addition, you can take out many other insurances.

If you have any questions about this, you can contact the consumer advice centre.

An important insurance is the private liability insurance.

This covers damage to people and things that you have caused in your private sphere.

This can be useful because such damages can quickly become very expensive!

Example: You lose your apartment key.

Therefore, several locks in the residential building must be changed.

You have to pay the costs.

A private liability insurance can cover these costs.

Insurance overview

With the table on the next page, you can create a list of your insurance policies.

This way you can see which insurances you have taken out.

This will make it easier for you to keep track of them.

You can also see the costs and when you must pay them.

For some insurances you have to pay every month.

Others you only pay once a year or every three months.

But even if you do not have to pay monthly, you can still save a portion every month.

Then you do not have to pay it all at once.



Living

- lease agreement
- house rules
- contracts and billing: water, heating, electricity, gas
- phone and internet connection
- broadcasting fees
- receipts/ warranty certificates of furniture and electronic devices
- tradesperson invoices
- in case of ownership: land register entry, purchase contract
- _____
- _____
- _____

Living

Sometimes things break in your apartment or house.

Then maybe an insurance company will pay for it.

Or maybe the manufacturer replaces the goods.

Sometimes also problems with the bills occur.

Then you should be able to prove that you have paid for them.

For both cases you should keep some documents.

This overview shows you how long it is recommended to keep them.

For at least 2 years:

→ **Sales receipts**

→ **Bills of furniture and electronic devices**

→ **Tradesperson invoices**

The warranty obligation of the suppliers is usually valid for two years.

Sometimes the goods break before that.

Then you have to prove when you have bought the goods.

For this you need the cash receipts or invoices.

For at least 3 years:

→ **rental agreements**

→ **completion certificates**

→ **tradesperson invoices for your own house**

→ **utility bills (electricity, gas, water, heating)**

The limitation period for any claims is often three years.

This means that the landlord or electricity supplier can no longer make claims for any outstanding bills after three years.

You should be aware of the applicable limitation periods and save any paid statements until their period of limitation has expired.

The limitation period begins at the end of the year in which the claim arose.

A claim is, for example, a statement of utility charges.

The warranty period for construction work on the company's own premises is **up to five years**.

Sometimes defects arise during the construction work.

Then you have to prove who did the construction work and when.

For this you need the invoices

For the entire term of the contract:

→ **Documents of personal liability insurance**

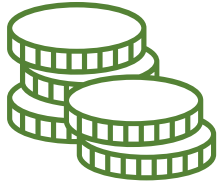
→ **Important cash receipts for homeowner's insurance**

Some insurances are important to have for your apartment or your own house.

For example, private liability insurance or household contents insurance.

The household insurance pays for some damages or theft of for example furniture, electrical appliances, or jewellery.

For this you must prove when you bought these things and how much they cost.



Finances and Taxes

- bank account
- account statements
- tax return and receipts
- tax assessment notices
- loan agreements
- default summons and debt collection
- _____
- _____
- _____

Finances and Taxes

General tips on how to save money:

1. Keep track of your finances.

To do this, you need to know how much money you receive and spend.

Write down all your expenses.

Then you can see which things are particularly expensive in a month.

And you can also see where you can save money.

For example, on contracts to watch pay TV.

The tables in the "Insurance" and "Leisure" sections will help you.

2. Pay the rent and electricity costs first.

Then pay other contracts such as insurances and the telephone contract.

With the rest of the money, you can buy important things such as food and clothing.

3. Always pay outstanding invoices immediately.

This will help you avoid reminder fees and debt.

If you have debts, debt counselling will help you to reduce these debts.

4. If you still have money left over, you should put it in an extra account, for example a savings account.

Then you have money for unexpected additional payments.

And you don't have to take out a loan for expensive furniture or a vacation.

5. Check your bank statements and telephone bills regularly.

Then you will quickly notice incorrect debits.

The consumer advice centre will help you if you have problems with false debits.

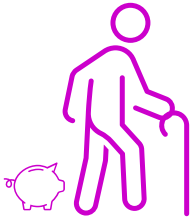
Enter the contact of your nearest consumer advice centre here:

6. You can also save money at home.

For example, if you use less electricity or heat properly.

You might also find a cheaper electricity provider.

Or you only buy as much food as you really eat.



Pension and Wealth Building

- statutory pension
- pension statements
- company pension
- private pension insurance
- stocks
- _____
- _____
- _____

Pension and Wealth Building

General information:

For retirement planning, it is important that you keep some records.

You will need them later for the pension request.

Also, these documents will help you keep track of your retirement savings and help you estimate your future income and your savings.

You should keep these documents:

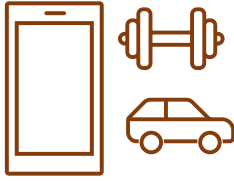
- the **pension information** that the statutory pension insurance sends you regularly
- all **final certificates** from training and studies
- all **job references** from past work
- all contracts and account statements from **private pension** schemes
- all contracts and account statements from **company pension** schemes
- evidence of times when you have raised your children, cared for family members or when you were sick for a longer period of time

Wealth building advice:

1. You should always have enough money for daily living, rent and the most important insurances.
2. If you have debts, you should pay them off first.
After that you can start saving.
3. It is advisable to always have some money available for emergency situations.
4. If you want to invest money for your old-age provision, you should carefully select the pension products.
5. You should choose flexible pension plans that allow you to access your money at short notice if you need it (for example, if you change jobs or build a house).
6. You should check to see if your employer supports a retirement plan.
7. Find out if the state subsidizes and supports certain retirement savings plans.
8. You should always sign contracts only after you understand all the information they contain.

The consumer advice centre will answer your questions about pension provision in a personal consultation, by telephone or on the Internet.

You can find the contact to your nearest consumer advice centre at:



Leisure

- cell phone
- car/ public transport
- newspaper subscriptions
- club memberships
- purchase receipts (e.g., smartphone, TV, camera)
- _____
- _____
- _____

Leisure

Important facts about contracts:

In your free time, you often sign contracts, for example for a sports course.

Even when you buy something, you conclude a sales contract.

Contracts often include difficult words.

Some of them you may not know.

Here are some of the words explained:

Warranty

When you buy something, it should be without any defects.

The seller must guarantee for this. Usually for two years.

However, maybe the goods were broken when you bought them.

Then you are entitled to replacement or repair.

The warranty exists for every good and for every purchase of new goods in most countries.

This is the difference from a guarantee.

Guarantee

When you buy something, the manufacturer often voluntarily gives a guarantee.

The manufacturer promises that the product will not break any time soon.

If it does, he will repair it.

Or you get a replacement.

The guarantee is only valid for a certain period of time.

This is all stated in the guarantee conditions.

Notice period

If you want to terminate a contract, then you must write a notice of termination.

To do this, you must observe the notice period.

The notice period is stated in the contract.

At the stated time the provider must have received the notice at the latest.

Otherwise, the contract will be extended.

Therefore, it is important that you give notice early enough.

It is very important to give notice in writing, preferably by registered mail.

Then the provider can not claim that he never received the letter.

It is also important to ask for a written confirmation of the notice of termination.

Revocation

In the case of contracts or purchases that you have not concluded in a store you often have a right of revocation of two weeks.

You can cancel the contract or return the goods if you do not like them.

It is best to write a revocation by e-mail or letter.

You can find a template for a revocation online at:

Example: You buy a sweater on the Internet.

You can try it on at home.

If you do not like it, you can return the sweater within 14 days.

You send a letter with the revocation.

You will then receive your money back.

You can enter all the contracts you conclude in this table.

This way you can keep track of the monthly costs.

You can also see by when you have to cancel your contracts.

contract	monthly costs	concluded on	contract term	notice period	cancel until
example: mobile phone contract	9,99 	22.11.2020	24 months / 2 years	6 weeks before end of contract	15.10.2022
mobile phone contract					
gym / club membership					
newspaper subscription					
monthly ticket for public transport					



Family

- maternity log
- birth certificate
- alimony payments/ child benefits
- school
- reports and certificates
- vaccination certificate
- association memberships
- medical concerns
- _____
- _____
- _____

Family

School reports, club memberships, certificates... with children, a lot of documents quickly pile up.

If too many papers come up, create a separate folder for your family.

Then you'll keep those papers in order, too.

And that way, your children will also know where to find their important documents.

You can set up a family folder in the same way as the Folder for Life.

For the subdivision of the family folder, you can use the empty tab of the Folder for Life.

Just print it out as often as needed.

Then write on the tabs the topics that are important to your family.

An example of a folder structure for your family is suggested on the next page.

Perhaps you also have a family register. Then you can also file the birth certificates in there.

Here is an example of a structure for your family folder:

Personal details

- children's birth certificates
- child ID's and passports
- social security numbers

Finances

- child benefits/ alimony payments
- insurances
- children's savings accounts

Health

- maternity logs
- health insurance records
- contact information of medical practitioners
- medical certificates
- vaccination certificates

Kindergarten/ nursery/ school

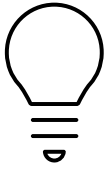
- kindergarten/ nursery/ school registration
- permits and authorizations (for excursion for example)
- reports
- telephone lists

Education and career

- applications
- certificates
- references
- financing (for example scholarships)

Leisure

- association memberships
- documents



- _____
- _____
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- _____

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Folder for Life



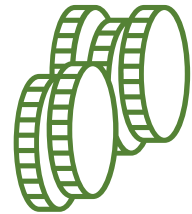
Family



Personal Matters



Finances



	glue here	glue here	glue here
	Personal Matters	Living	_____
	glue here	glue here	
	Health	Finances and Taxes	
	glue here	glue here	
	Career	Pension and Wealth Building	
	glue here	glue here	
	Employment Agency/ Job Centre	Leisure	
	glue here	glue here	
	Insurances	Family	