

# Your Life Ledger

## *EXPLANATION OF THE LIFE LEDGER (PLEASE READ FIRST):*

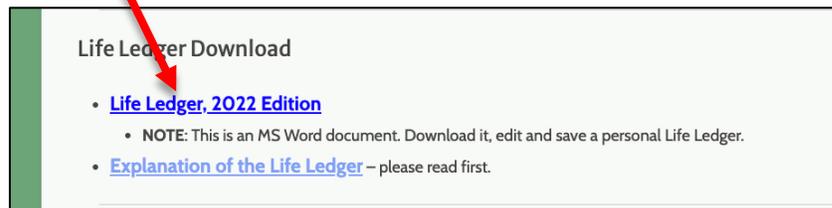
The Life Ledger was created to accompany the 12-lesson course “Navigating As We Age: Changes & Choices” created over three years by the Riderwood Caring Connections Committee in Silver Spring, MD. Specific sections of the ledger were designed to be filled in during and immediately after each lesson. If you choose to use it without attending the course, please do so with the following understanding:



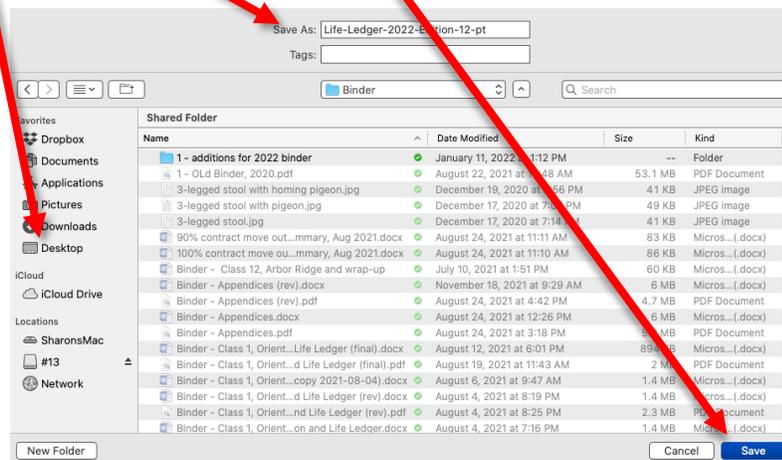
- The ledger is a reference tool to document your legacy: your legal, financial, health information as well as your values and wishes
- The Life Ledger is not a binding legal document or substitute for your will or trust
- Some items may seem confusing without the context of the course
- It should be updated regularly as circumstances change and no less frequently than once a year
- This is an important gift that should be shared with your loved ones and agents
- All fields are optional
- If you are concerned about where to keep your Life Ledger containing sensitive information, please see “How to Keep Your Life Ledger Secure” below

## HOW DO I PUT MY OWN LIFE LEDGER ONTO MY COMPUTER?

1. Go to <https://riderwoodlife.com/caring-connections/>
2. Scroll down the page to “Life Ledger download” and click (or double-click) on “Life Ledger, 2022 Edition.” *NOTE: The word “download” only means that your computer will receive data temporarily from the internet. The second part of the process is that you must save your download or it will disappear.*



3. When you click on “Life Ledger, 2022 Edition,” it will open a “Save As” box with “Life-Ledger-2022-Edition-12-pt” already filled in the “Save As” box.
4. Choose where to save it—the quickest place to find it is on your desktop. Click on “Desktop” and either give it a different name or keep the one already in the “Save As” box. Then click “Save.” If you’re a more experienced computer user, you may want to create a new “Caring Connections” folder where you can put the Life Ledger and any other forms you want to download if you know how to do that.



- a. Security: You can rename it before you save it if you want. For example, if you want to camouflage it for security, you could change the name in the “Save As” box to “Washington Nationals Scores” or some other fictitious name that you will remember—as long as you tell your family the title you gave it. If you want to share it with your family, you can create a Dropbox account if you like (it’s a free program), or email it to

them as an attachment. See “How to Keep Your Life Ledger Secure” below.

- b. **Mac users only:** If you have Word on your Mac, use it. However, if you only use the Pages program that came on your Mac, here’s the way to convert it to a Pages program.
  - i. First, save the Word document from the RiderwoodLife.com link above to your computer, perhaps on your desktop.
  - ii. Now open your Pages program.
  - iii. Then, from the Pages program, click on the “File” tab and then “Open” from the drop-down menu. A directory pop-up window appears.
  - iv. Choose the location where you saved the Life Ledger you downloaded (such as the desktop), click on the file (“Life Ledger”) and it will open in Pages. Be sure to save it periodically as you work on it.
5. Now that you have saved it on your computer, you can add all of your information into it. Every time you start your computer, you will see the Life Ledger on your desktop. Double-click on the icon to open it and add to it. Don’t forget to save your work before closing it.

**TIP FOR MORE ADVANCED USERS**

**How to quickly get to your desktop:**

- **PC: Windows key + D (for “desktop”)**
- **Mac: F11**

## DEFINITIONS

**Cursor or pointer:** the pulsing vertical line or arrow or hand that appears when you left-click your mouse on a page

**Mouse:** the device you hold in your hand that controls the pointer or cursor

**Right-Click:** press on the right button at the top of your mouse

**Left-Click:** Press on the left button at the top of your mouse

### Tables or Charts

**Cell or field:** a box in any row or column in a chart or table. In your Life Ledger, each cell or field in a column will expand as you write in it.

**Column:** a vertical line in a chart or table

**Row:** a horizontal line in a chart or table

**Download:** data is transferred temporarily from the internet to your computer monitor so you can see it. Then you have to save it or it will disappear.

**Menu:** a list of options you can choose from

**Drop-down menu:** a *list* of choices that appears, or “drops down,” on a computer screen when you click on the *menu's* title. Then you can click on the option you want.

## HOW DO I ADD AND DELETE INFORMATION IN MY LIFE LEDGER?

1. We hope you will follow the homework schedule. For example, Lesson 1 asks that you fill out the “Identification and Personal Information.” You can do more, of course.
2. Put your cursor or pointer (it usually looks like an arrow or hand) into any box (also known as a cell or field), press down on your mouse (or “click”), and begin typing. When you click inside a box, you may not see your cursor but you can begin typing anyway. For example, let’s say you are filling out the table about your siblings. Compare what happens to the two tables below when I fill in more than nominal information—the cells automatically expand to fit the page. They will also spill over onto the next page if you keep adding information:



**Chart with nominal information:**

| My Siblings |               |            |           |                          |               |               |       |
|-------------|---------------|------------|-----------|--------------------------|---------------|---------------|-------|
| Name        | Address       | Phone      | Email     | Facebook or social media | Date of birth | Spouse’s name | Notes |
| Nan Cook    | Silver Spring | 3015555555 | None      | None                     | 5/10/41       | n/a           |       |
| Ron Smith   | Bethesda      | 3015551234 | rsm@gmail | None                     | 6/30/43       | Sue           |       |

**Chart with more information (note that this table spills onto the next page but the heading goes with it):**

| My Siblings               |  |                |                        |                          |               |                     |  |
|---------------------------|--|----------------|------------------------|--------------------------|---------------|---------------------|--|
| Name                      | Address                                      | Phone          | Email                  | Facebook or social media | Date of birth | Spouse’s name       | Notes                                    |
| Nan “Nancy” (Smith) Black | 3110 Gracefield Rd., #712, Silver Spring, MD | (301) 555-5555 | nancythebest@gmail.com | None                     | 5/10/41       | Thomas Edison Black | Nan and her husband are my bosom buddies |

| My Siblings       |  |                |           |      |         |     |  |
|-------------------|--|----------------|-----------|------|---------|-----|--|
| Ron Smith         | Bethesda                                   | (301) 555-1234 | rsm@gmail | None | 6/30/43 | Sue | Ron should be contacted last since we're not really close              |
| Theresa ("Terry") | The Dower House, Henley-on-Thames, England | 1              |           |      |         |     | Only contact Terry if there's an emergency since she lives so far away |
|                   |  |                |           |      |         |     |  |

- As you type, each box or cell will automatically expand vertically to accommodate your typing (see above). The other columns will not be affected.
- How to skip a box or field:** You can skip any box or cell by pressing the "Tab" key. Your cursor will then jump to the next cell. Or you can write N/A if you prefer.
- How to add a new row:** If your cursor is in the last cell or box, click "Tab" and it will create a new row.



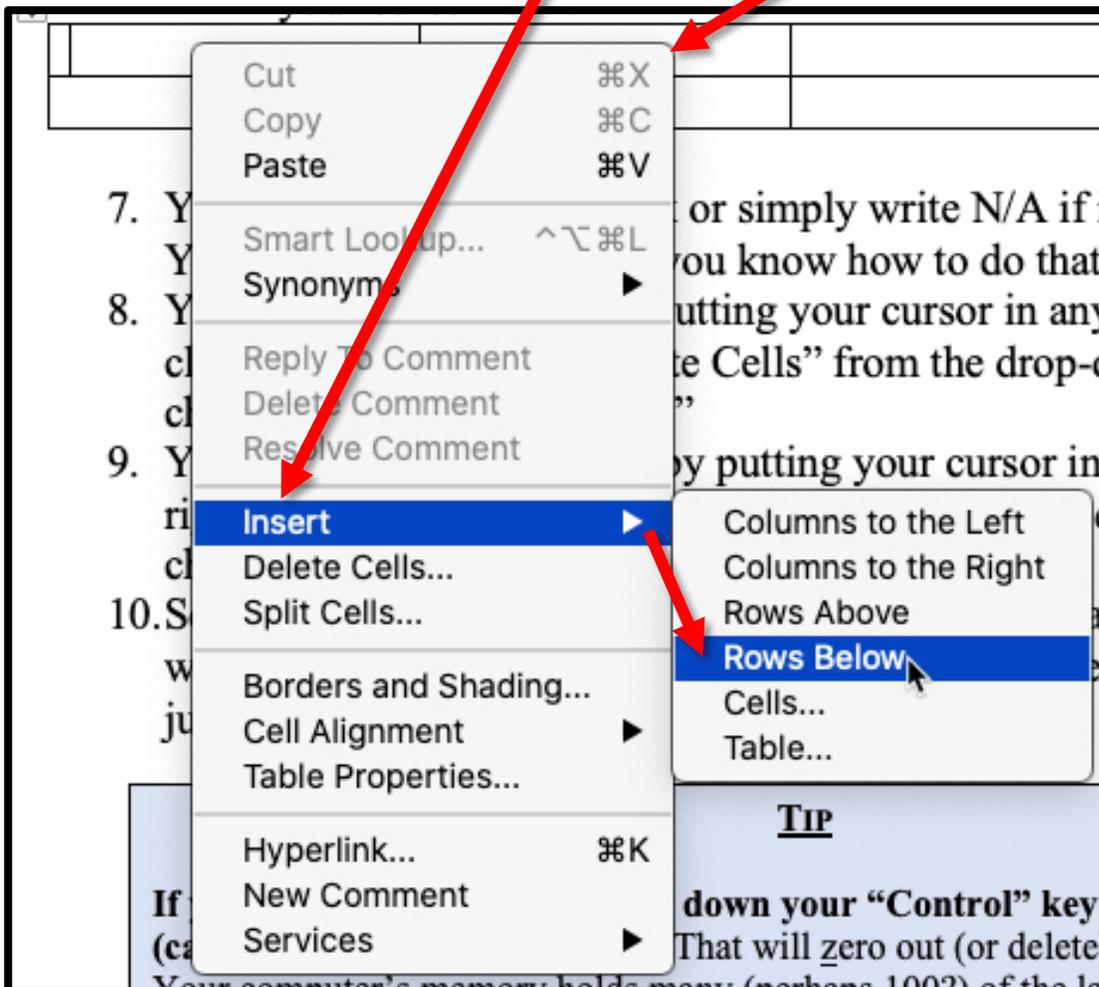
- How to correct any entry:** You can change anything in any cell. Just backspace like you do on your phone or use your mouse to select the mistake and retype the word or amount that should be there. Or you can highlight the wrong information (see explanation in blue box below) and type over it. It won't erase the entire row, only the information you highlight.

#### How to select text to delete:

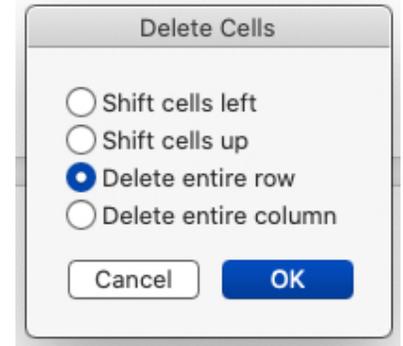
- Put your cursor at the beginning of what you want to delete. Left-click and hold down until you reach the end of what you want to delete, then let up the left-click. The text you selected will be highlighted, probably in a buff color.
- Click on the "Delete" button and the highlighted text will disappear

7. **How to delete all of the information in a table:** You can also delete everything in a chart or table by selecting all of the rows and columns and pressing “Delete” on your keyboard. It won’t delete the actual table, only the information you entered in the chart. For example, the “Charity List” in the Life Ledger contains sample entries that you will want to highlight and delete. See #12 below for how to delete the actual table.

8. **How to add a row or column:** You can also add a row or column to any chart by putting your cursor in any cell and right-clicking. A drop-down menu will appear. Hover over “Insert” and then choose any option like “Columns to the right” or “Rows below” the cell your cursor is in.



9. **How to delete a row**: You can delete any row by putting your cursor in any cell in the row, right-clicking and hovering over “Delete Cells” from the drop-down menu (see screenshot above). Then choose “Delete entire row.”



10. **How to delete a column**: You can delete any column by putting your cursor in any cell in the column, right-clicking and choosing “Delete Cells” from the drop-down menu and choosing “Delete entire column.”

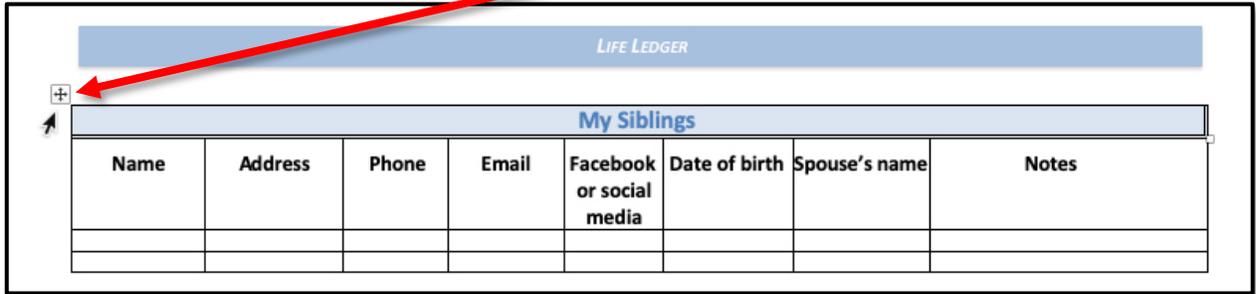
11. **How to get rid of blank space**: Sometimes if you add lines it will go into the next page and leave a lot of white space until the next section. You can delete the extra space by selecting/highlighting it and clicking on your “Delete” key.

#### TIP

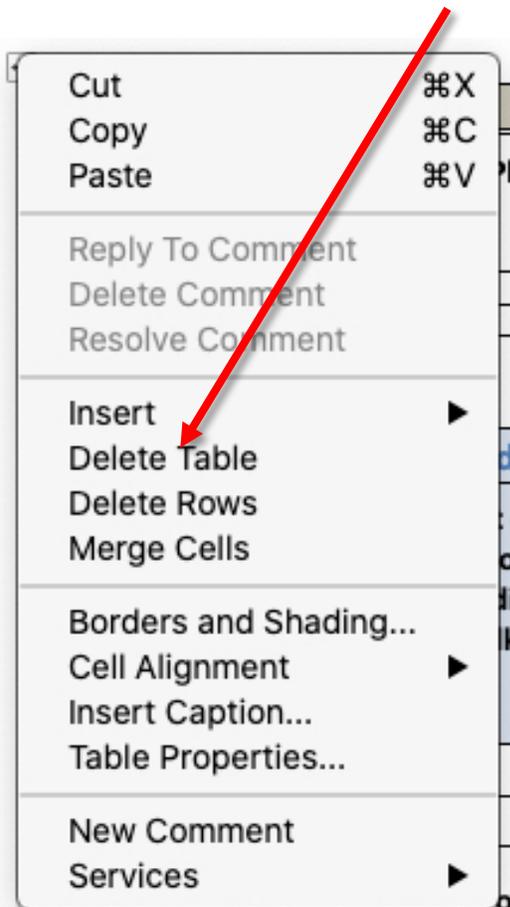
**If you make a mistake, just hold down your “Control” key and type Z (capitalization doesn’t matter).** That will zero out (or delete) the last letter or word you wrote. Your computer’s memory holds many (perhaps 100?) of the last edits you make in this or any other Word document, even if you save the document, so you can click “z” while holding down the Control key as many times as you like. However, if you actually close Word and reopen your document, the memory will be gone. Control-Z only works on documents from the time you open them—it’s a temporary way to retrieve your work.

**(My husband calls it the “magic key” because you can use it with the letter C for “Copy,” P for “Print,” S for “Save,” V for “Velcro” or paste, and other things)**

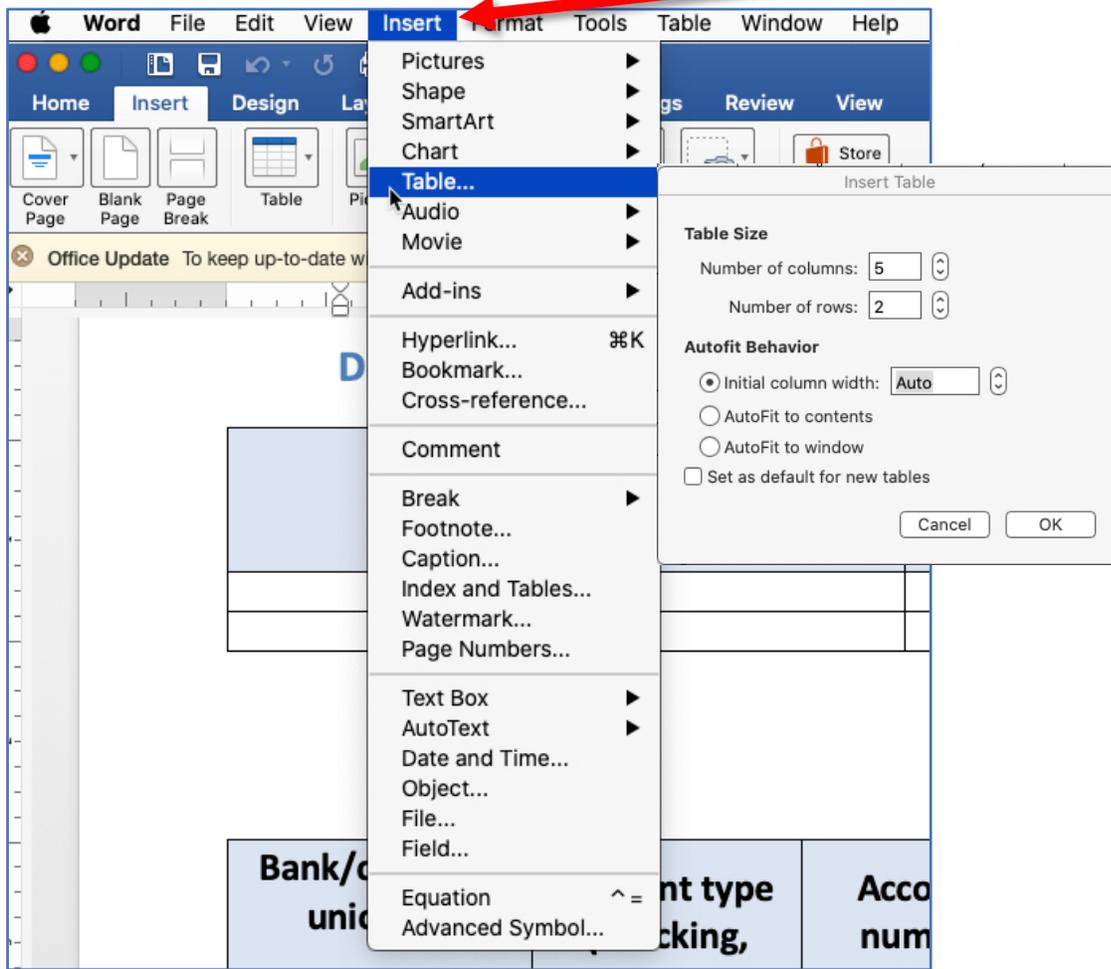
**12. How to delete an entire chart or table:** Let's say you don't have any siblings and you want to delete that entire "My Siblings" chart. Move your cursor to the upper left corner at the top of the table and hover. A small icon will appear (you won't see the icon until you move your cursor to it). Right-click on that "table selection icon" and a drop-down menu will appear.



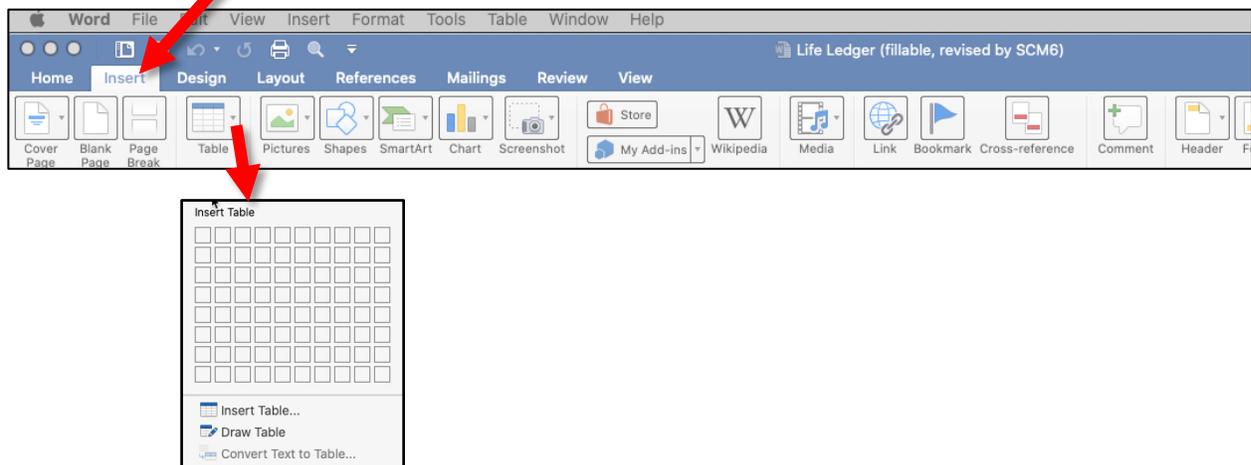
This is a screenshot of the drop-down menu that appears after you right-click on the "table selection icon." Now choose "Delete Table" and it will disappear.



13. How to add a new chart or table: There are two ways: (A) Use “Insert” on the Word Menu Bar

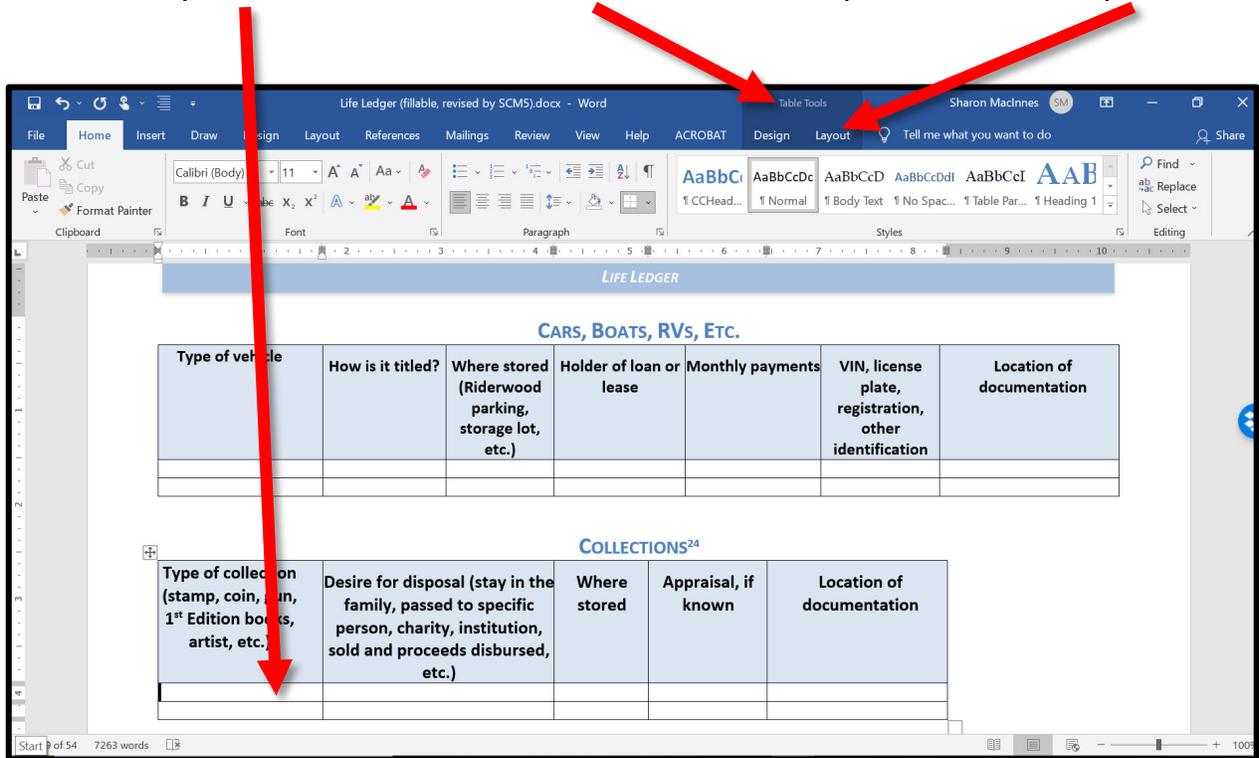


Or (B) use the “Insert” on the Edit Menu, then choose “Table” which will open “Insert Table” where you can choose how many rows and columns you want.

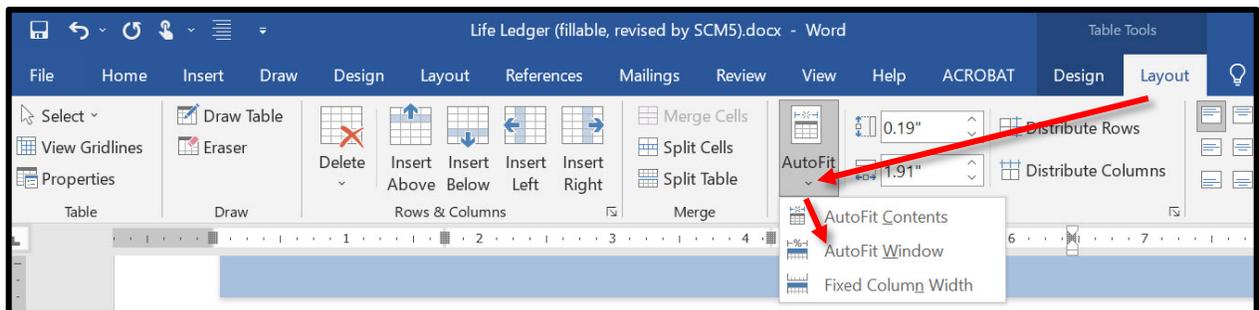


## HOW DO I MAKE NEW TABLES FIT THE PAGE

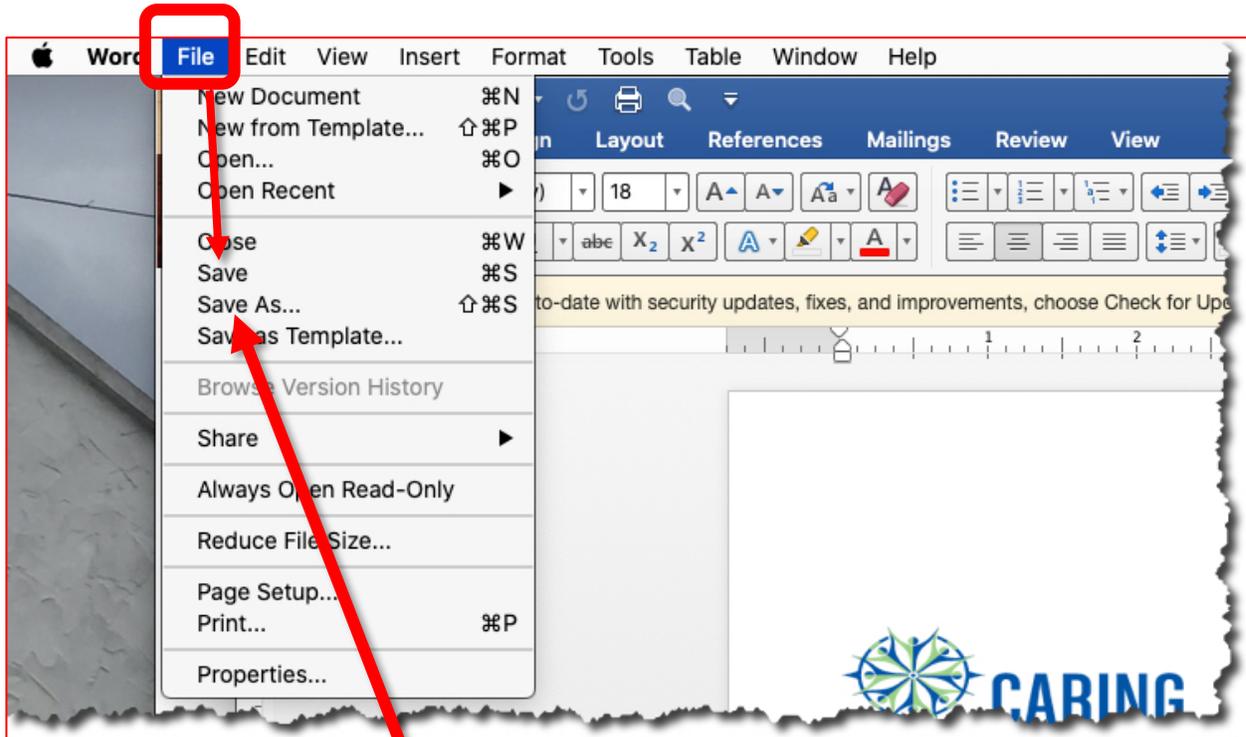
1. Note one of the two tables in this illustration is too narrow. Put your cursor in any cell of the table. A “Table Tools” tab will open. Click on “Layout.”



2. When you click on “Layout,” you’ll see “Autofit” with a tiny arrow at the bottom—click on the arrow. Then choose “AutoFit Window.” That will make the table expand and fit the margins of the page.



## HOW DO I SAVE THE CHANGES I MAKE IN MY LIFE LEDGER?



There are 3 ways to save the information you enter:

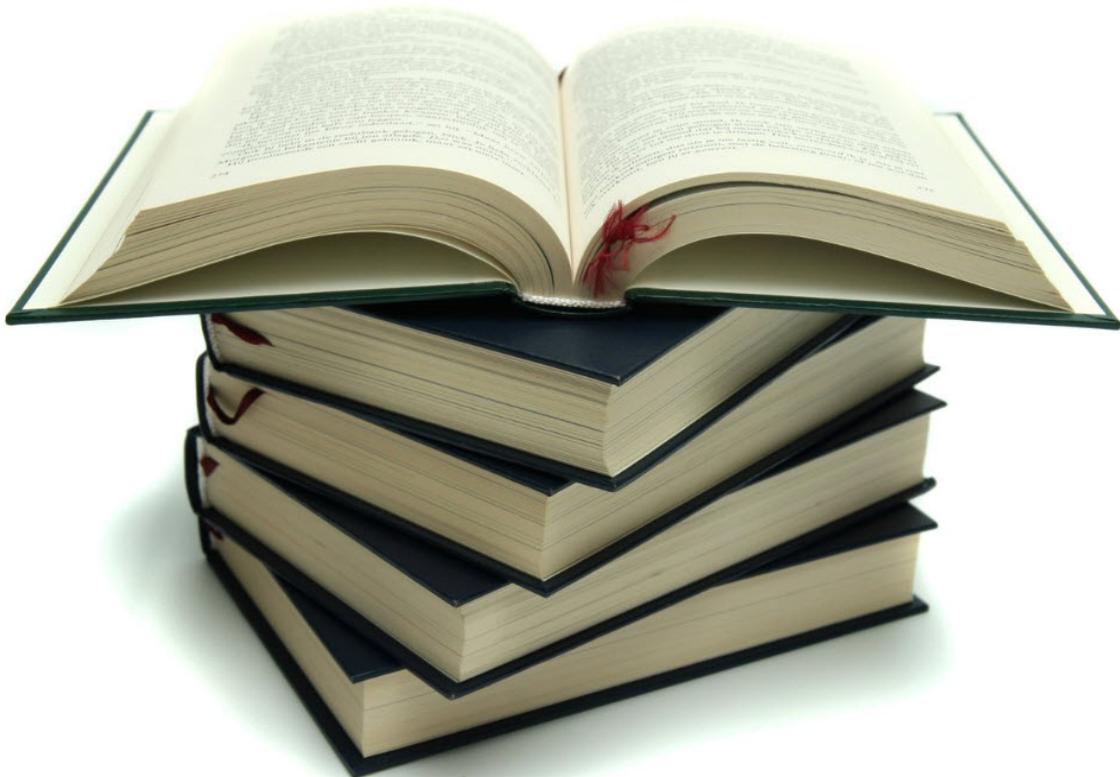
1. At the very top you will see the Word menu. The first word after “Word” is “File.” Click on “File” and then “Save” from the drop-down menu. This will save the changes you make as you change your Life Ledger.
2. Go to “File” and choose “Save As...” from the drop-down menu. This means that you are creating a new document and keeping the older version. You can save it with a different name and in a different place.
3. Shortcuts: you don’t have to use the menu at all, just hold the magic “Control” key and press “S” for “save.”
  - a. **Note: You can also paste or “Velcro” anything you want by select it (highlighting the text) and then copying it. Then put your cursor in another location, holding the magic “Control” key while you press “V” for “Velcro.” You can highlight anything you want to delete and then press the “Delete” key. If you make a mistake, just “zero” it out with Control-Z. Even if you save the document, you can still “zero” anything out as long as you don’t close the document.**

## *HOW TO KEEP YOUR LIFE LEDGER SECURE*

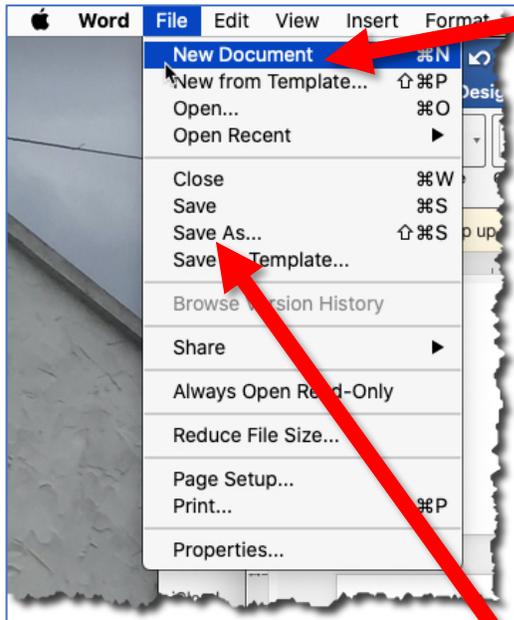
Before you start filling out the Life Ledger, the first thing to consider is how you want to keep your document since it will be full of personal information. There are several options to choose from:

- **Option 1: Save on computer with light or no security:** If you feel comfortable storing it on your computer or a thumb drive without changing its name, do so. If you want to save it on your computer with a fictitious name that you (and your family) will recognize, save it with a name like “Washington Nationals Scores” or “Good Housekeeping Recipes.”
- **Option 2: Hide a printout in plain sight:** If you would feel more comfortable hiding a printout of the Life Ledger in plain sight, make a cover for it to disguise it:
  1. Copy the “Montgomery Book Club Suggestions” and book image by putting your cursor in front of the word “Montgomery” below, holding the left button of the cursor down until you see the book image is highlighted, and then right-click and choose “copy.”

### **Montgomery Book Club Suggestions**



Now create a new blank document in Word by clicking on “File” to open the drop-down menus and choose “New Document.”

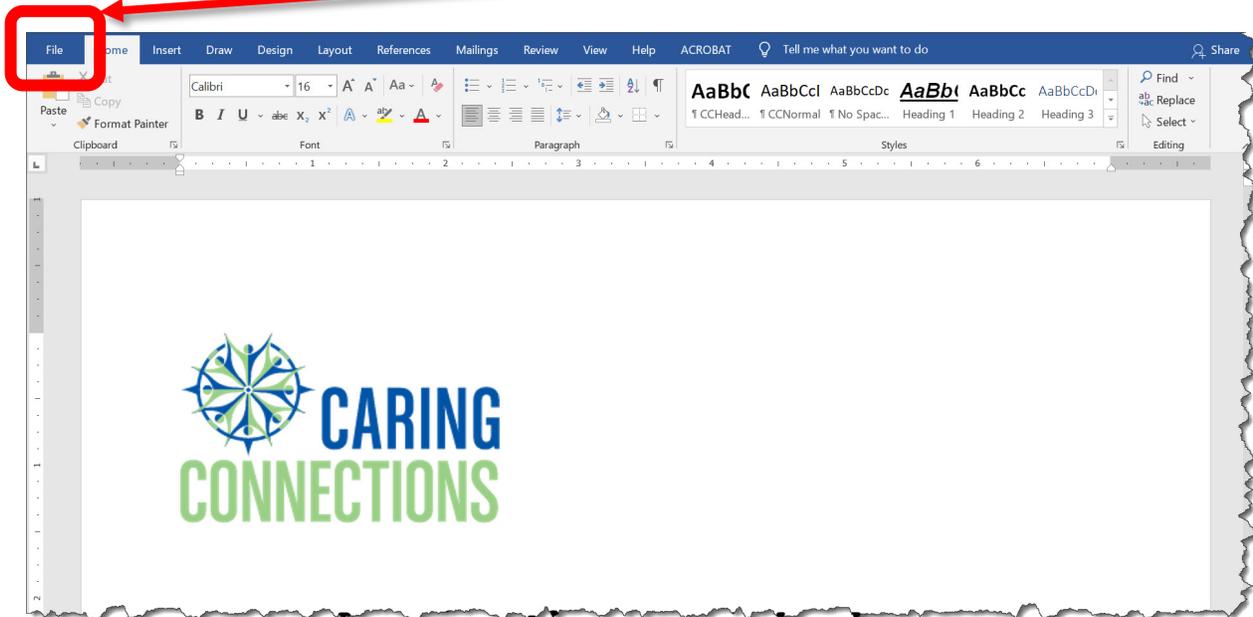


2. Put your cursor on this new blank page, right-click and choose “paste.”
3. Save it on your computer by using “Save As” (give it any title as you save it; you can also use a different image if you know how).
4. Print out the cover page and staple it to the front of the printed Life Ledger.

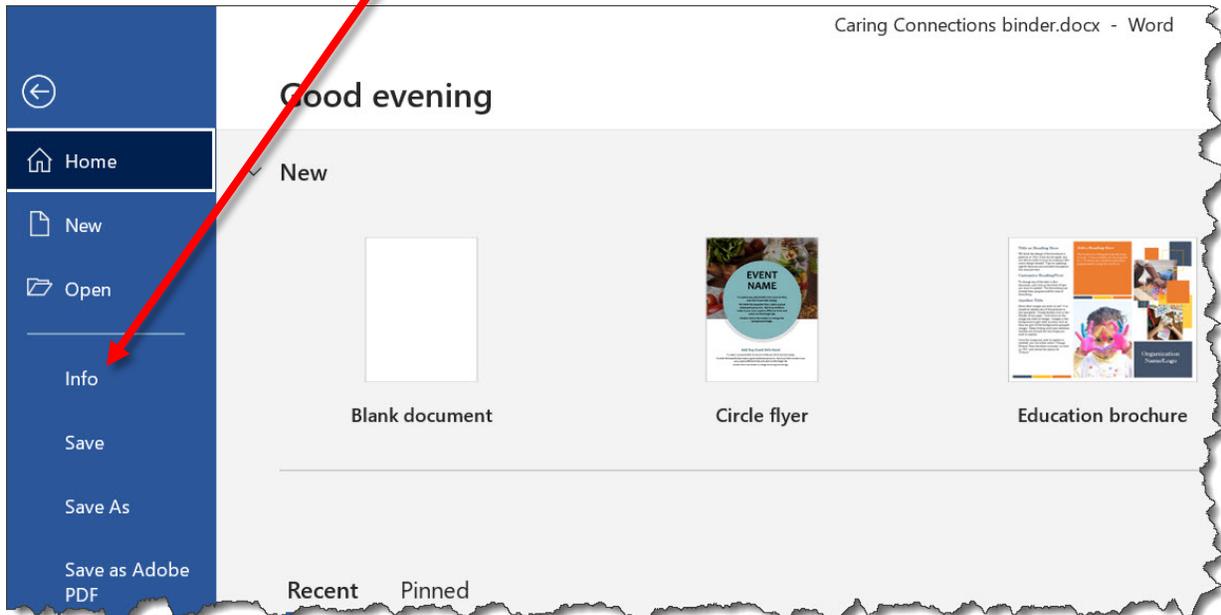
- **Option 3: Save on your computer with password protection (encryption):**

- If you would like to protect your Life Ledger by adding a password to the document on your computer, do this (if you protect it with a password, be sure at least two trusted people know the password):

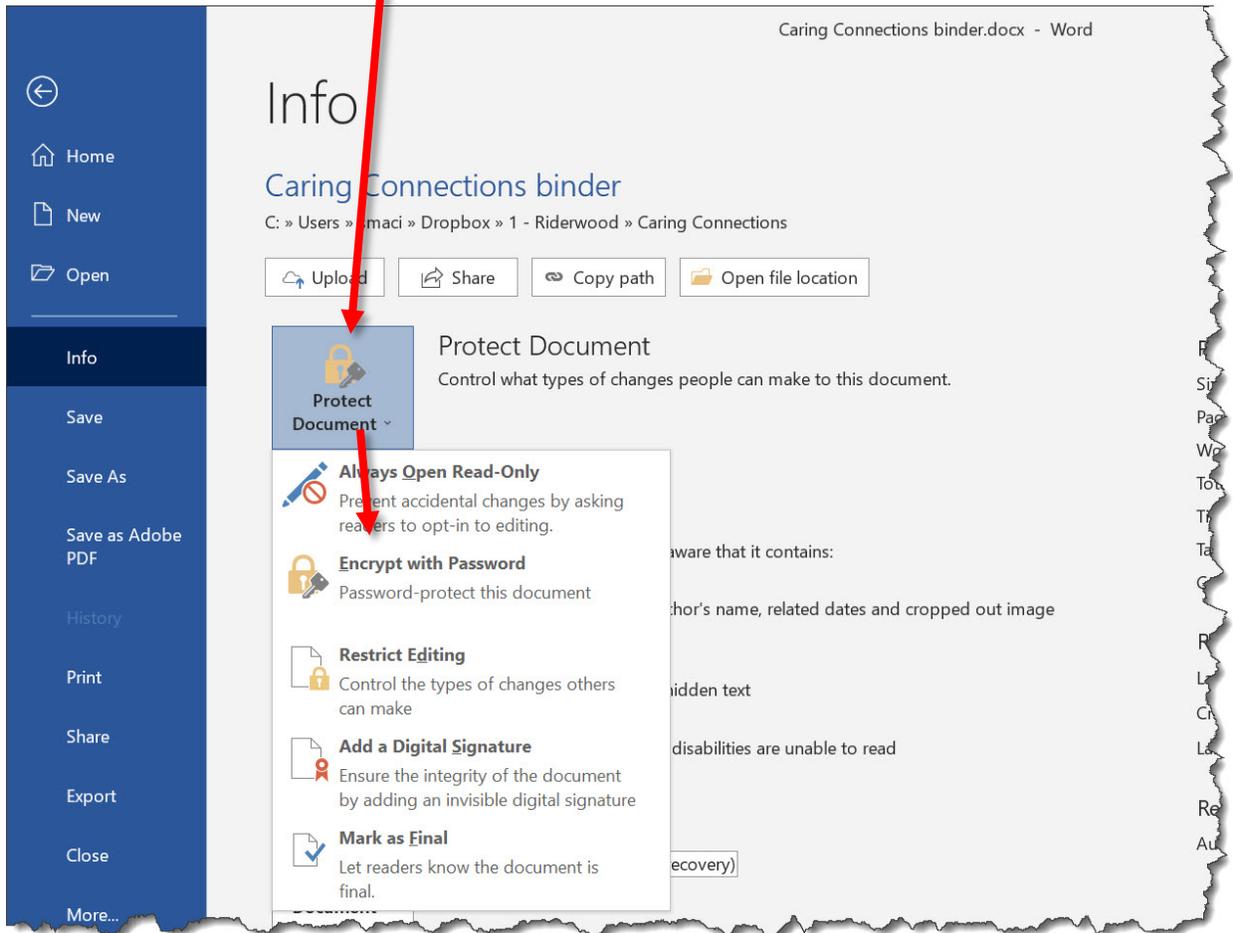
PC users: (1) Open the Life Ledger, then click on “File”



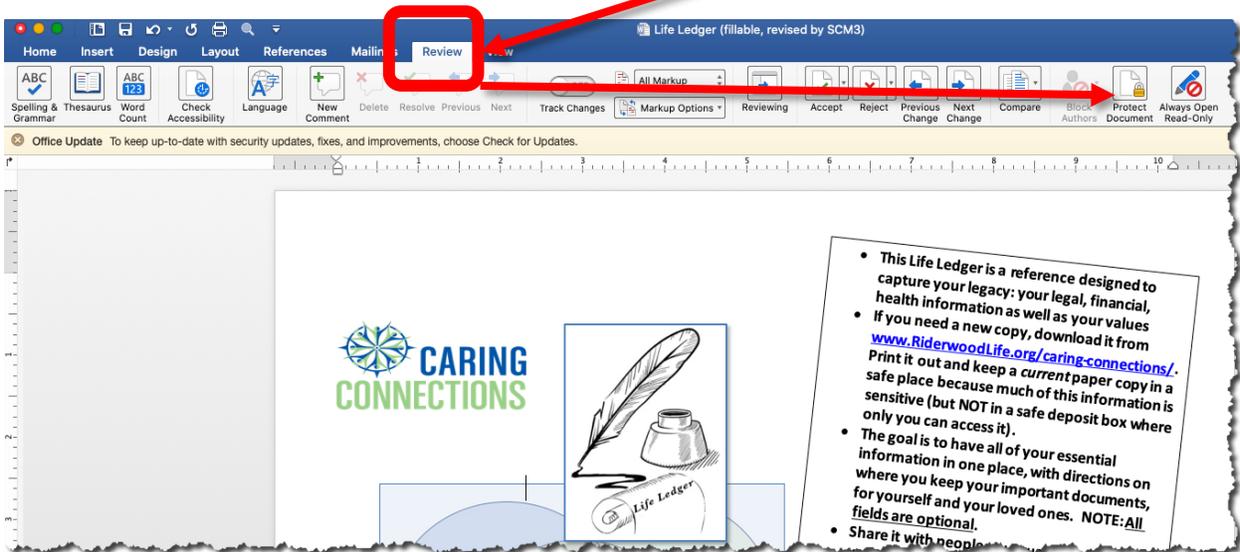
(2) Next, click on “Info”



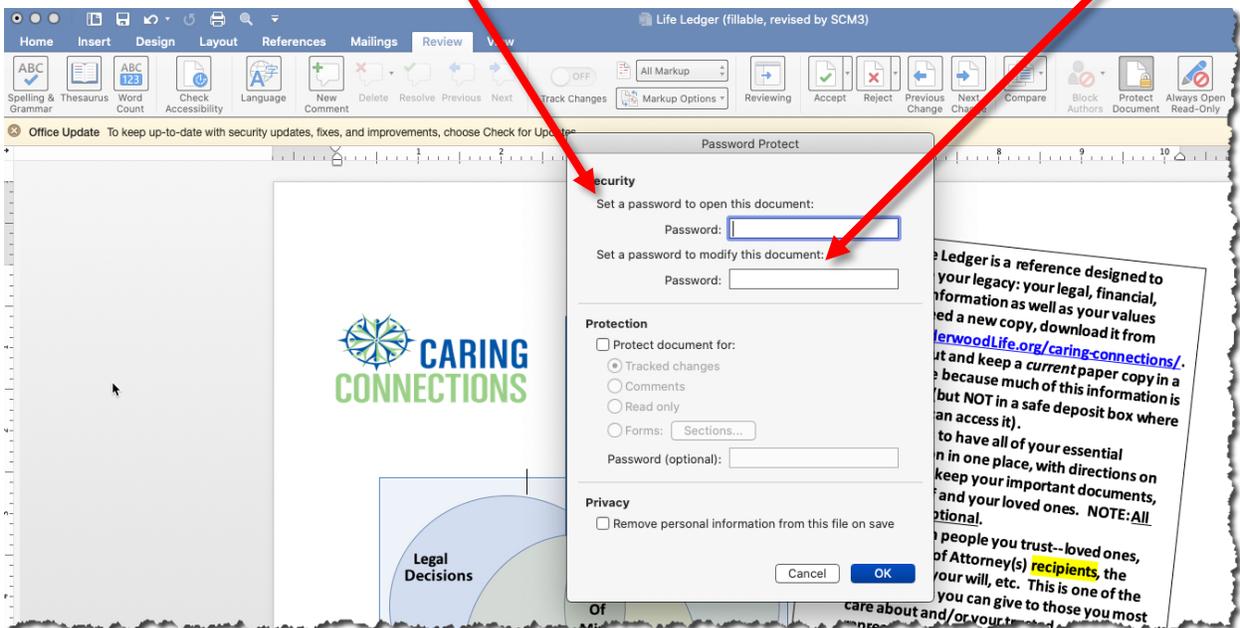
(3) Next, click on “Protect Document” and then “Encrypt with Password”



**Mac users:** (1) Open Life Ledger, then choose “Review” tab, then click on “Protect Document”



(2) When you click on “Protect Document,” a box opens that allows you to “Set a password to open this document” or “Set a password to modify this document.”



(3) Type a password that you (and your family) will remember into the “Password” box.

(4) Be sure to save the document.

If you want to decrypt the document, use the password to open it, then click File > “Encrypt with Password” and delete the password in the box, and click “OK.” Save the document.

