

# Paperwork – Part 1

## Getting started

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# Top types of clutter

- Paper (70% of office trash is paper)
  - Clothes
  - Crafts
  - Home Improvement
  - Trash
  - Collections
  - Accidental Collections
  - Hoarding – pets, food, items
  - Sentimental
  - Bargain hunters
  - Future worth
  - Invisible
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- 52,453 primary storage facilities in US as of 1/1/09 – more every year

# Paperless Society

- We were told we would have a paperless society by the year 2,000.
- How do you handle paper mail?
- More and more of what comes through the mail is junk mail – booming industry
- Convention gifts/marketing materials – pick up, never look at again.
- How do people handle emails?

What is the RIGHT way to organize these things?



# Color



# Material



# Number of Holes





How do I name the files?



The right way depends on if this decision is yours alone or if others need access.

You alone – the system only needs to make sense to you

Shared – everyone needs to understand the logic behind the decision and needs to be trained in the system

# How long do I hold onto the files

- Taxes – legally, 7 years. My preferences – scan and store forever – Save in current format every 3 years
- House, car, boat, other titled property – 10 years after sale of the property
- Utilities – 1 year max – zero is fine
- Investments – 10 years after the sale of the investment

# Files

- Don't save what you don't need to. Shred or toss right away
- Piles
- Paper – filing systems – standard and creative
- Computer
- Paralleling filing systems and naming – including color

# Paper copies to keep

- What paperwork do you need to have and maintain? Who should have copies?
- Business – as required by your industry
- Personal
  - Will
  - Trust (if applicable)
  - Medical Directive (also known as a Medical Power of Attorney)
  - Power of Attorney (also known as a Durable Power of Attorney)
- Also keep paper copies of:
  - Insurance policies
  - Birth/Marriage/Divorce/Death certificates
  - Military discharge papers

## Tips on paperwork management

- Banks only carry a few months of statements on line – may need to make a PDF occasionally and store it online so that you won't have to pay for old statements for your taxes, etc. Especially important for taxes.
- Balance your checkbook and reconcile your credit card statements every month.
- Feed your shredder often

# Time frame

Clutter is not a short term problem, expect a behavior change to take months or years. It takes time to retrain a person's habits and the more drastic the change, the longer it will take.





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