

Live a Simpler, less
cluttered life

Paperwork – Part 2

Last time we talked about...

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

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

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
- Investments – 10 years after the sale of the investment
- Utilities – 1 year max – zero is fine



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

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



It's been 6 months since we talked about all this.
How's it going?
Where are you stuck?



Medical Paperwork

- How do I track what bills are legitimate?
- What do I keep?
- How long do I keep it?



How do I track what bills are legitimate?

Start a journal – either paper or digital – leave blank rows if paper

Date of appointment

Invoice number

Who did you see?

What was done (appointment, labs, xrays, etc)

Co-pay paid at time of service

Paid by insurance

Outstanding debt to you

Date paid your share

Date	Invoice number	Who seen	What done	Co-pay paid	Paid by Insurance	My share of debt	Date paid my share
8/1/25	12345	Dr. Jones and Assoc	Checkup	50	125.50	18.68	9/18/25
	a56tg58	LabCorp	Labs		86.45	12.20	



What do I keep?

If you get a year-end summary of your accounts, keep it. The interim statements can be shredded as long as everything is on the annual.

Check online for year end statement or call the offices and ask for a year-end statement if they don't send one automatically.

Compare the statements to your journal to ensure you haven't missed anything.

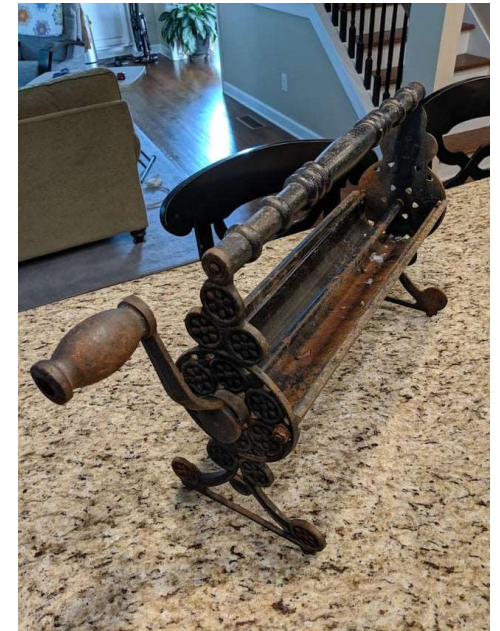
How long do I keep it?

Keep with your taxes, especially if you are deducting your medical costs from your taxes.

You can just keep a scan of the journal we talked about earlier. Anything not paid at the end of the year needs to be carried over to the new year. If written on paper, circle or hi-lite unpaid bills so you can keep watching for next year. If on spreadsheet, copy into spreadsheet for the next year.

What do we do with the paper we don't need?

- Recycling - if no account numbers, put in regular bin
- Burn
 - Burn Bags
 - Roll into fireplace logs
 - Use as kindling for cooking fires or firepits.
- Shred
 - Home shredder- cross cut vs strips
 - Take to county or charity shred events
 - Take to Office store/UPS store for pay-by-the-pound shredding. May be an AARP discount
 - Shredding truck – may be able to shred hard drives too. May be able to get certificate of shred as well. You usually want about 25 boxes to make worthwhile
 - Use as mulch



Storage Facilities

- Issues with storing paper at a facility not designed for paper storage
 - Heat and Cold
 - Rodents
 - Insects
 - Paper lice
 - Roaches
 - Termites



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Non-paper files

Desktop



Cloud vs. Local storage

- Benefits of Cloud Storage

- Access from anywhere on any device
- Multiple people can access at the same time
- Some companies free up to a specific volume

- Benefits of Local Storage

- More secure – no one can access except from that computer
- Minimum cost
- Highest risk of loss



Scanning

- Traditional scanner/printer
 - With or without photo abilities
 - Flip top

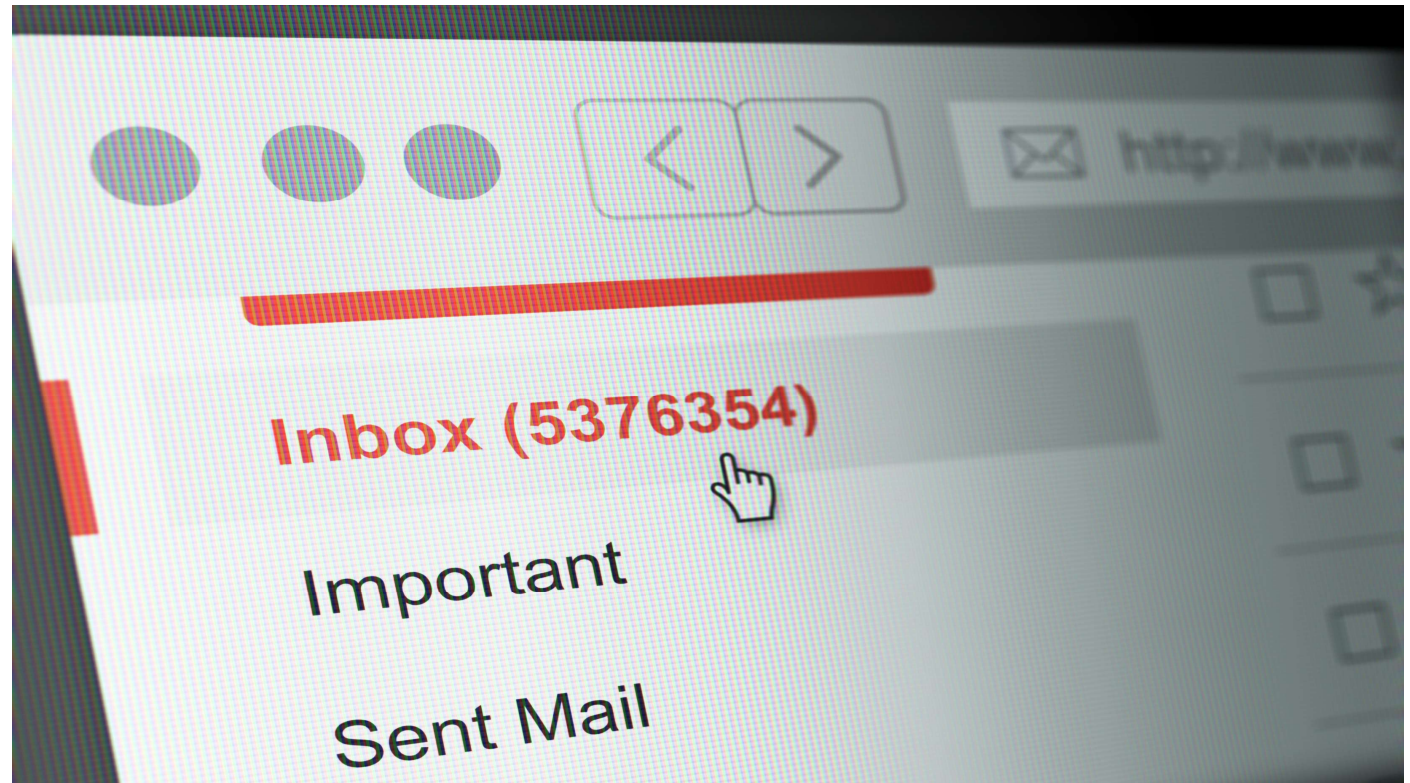
- Business scanners
 - Neat Desk / Neat Receipts
 - Ricoh



Email

Zero Inbox – Fact, Fiction, or Fantasy?

Filters



Safe Deposit Boxes

Where are the keys?

Co-owner vs. signatory

What should you NOT put in the box?

Who will have access after you pass away?



Your after death life

- Most important – pass on the money and items, not the paperwork headaches
 - <http://www.thedigitalbeyond.com/online-services-list/>
 - www.deadmansswitch.net
 - ifidie.org
 - www.legacylocker.com
 - www.mylastemail.com
 - www.mywonderfullife.com
 - www.securesafe.com



CtheC is not recommending any of these services. These are just examples of some of the available options

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.



Feeling Overwhelmed?



Organizing help can be found in unlikely places





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