



Filing System Simplified

Bank Accounts

- Each checking account
- Each savings account
- Credit Reports (get one yearly)
- Safe Deposit Box contents

Car

- One file per car-
- AAA/Car registrations/EZPass

Credit Cards

- Banks
- Department Store

Home

- Property Information
- Mortgage
- Home Equity Loan
- Township Information
- Inside/Outside Improvements
- Decorating Ideas and Receipts

Insurance

- Life
- Car
- Fire

Medical

- Current year expenses
- Blank medical forms
- File for each family member

Miscellaneous (keep small)

Pet Information

Retirement

- Each company/annuity
- Social Security

Small Business (keep separate from personal)

- Bank Accounts
- Credit Cards
- Receipts
- Taxes

Taxes

- Current Year
- Last Year (keep all prior years in another location-7 years maximum)

Utilities

- Gas/Oil
- Electric
- All phones
- Cable

Warranties

- Large Appliances
- Large Electronics
- Inside Misc.
- Small Appli.
- Small Elec.
- Outside Misc.

Going through Mail:

1. Sort mail immediately w/ trash close by.
2. Throw out all junk mail and credit card offers immediately (rip up or shred).
3. Put all bills in the place where you pay them (throw out envelopes).
4. Place papers you need to file (without envelopes) in one bin or basket that is easily accessible. Use a pretty basket if you keep it out in the open.
5. Throw out old catalogs when new ones come, keep in one place alphabetically.
6. Keep invitations, things to take care of, calls to be made, etc. in one place by the phone, calendar, or on a bulletin board.
7. Good rule of Thumb: If it has an impact on taxes, or something needed for legal, insurance or warranty purposes, then keep.

Maintenance Tips:

1. Maintenance is key! Get into a routine of keeping your papers in check.
2. Do your filing when the papers get as high as the bin or basket.
3. Find a comfy chair, pour your favorite drink, put in a good movie, and file!

Filing Help:

- www.freedomfiler.com
- www.papertiger.com
- www.shoboxed.com
- Smartphone app: Office Drop
- NeatReceipts or Neat Desk scanner

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