

simply dare

LUXURY HOME ORGANIZING



PAPER  
ORGANIZATION  
GUIDE

# COMMON FILING CATEGORIES

## *Home*

- Auto (sub file for each vehicle)
- Banking (sub file for each account)
- Coupons + Certificates
- Home Repairs
- Insurance (sub file for each category)
- Important Documents (Social Security, Passport, etc.)
- Keepsakes (sub file for each family member)
- Legal Documents
- Medical (sub file for each family member)
- Pets (sub file for each pet)
- Product Info/Home Improvement Manuals
- Real Estate (Current and Prior)
- Retirement (sub file for each account)
- School
- Taxes (sub file for each year)
- Travel + Events
- Utilities (sub file for each account)
- Will
- Work (sub file for each job)

## *Business*

- Accounts
- Banking
- Certifications
- Clients
- Education
- Employees (sub file for each employee or contractor)
- Expenses (sub file for each year)
- Insurance
- Inventory
- Licensing
- Networking
- Orders (sub file for each year)
- Website

# TIME PERIODS FOR SAVING PAPER

If you use online billing, there is no need to keep paper bills. Contact your provider to tell them to stop sending paper bills. Additionally, look into [Paper Karma](#) to stop junk mail. If your inbox is cluttered, sign up for [Leave Me Alone](#) for free to easily unsubscribe and “roll-up” your must-read emails for one daily email digest, like a digital newspaper. Remember, most of this can be kept digitally!

KEEP FOR  
1-3 MONTHS

- Utility Bills (keep 3-7 years if deductible for business)
- Paid citations
- Receipts for minor purchases
- ATM and bank deposit slips

KEEP FOR  
1 YEAR

- Check registers
- Check statements
- Credit card statements
- Paycheck stubs
- Cancelled checks
- Monthly mortgage statements
- Expired insurance records
- Monthly bank statements

KEEP FOR  
7 YEARS

- Tax returns
- W-2 and 1099 Forms
- Receipts for tax deductions (including business meal receipts and business utilities)
- Charitable donation receipts
- Unemployment income stubs
- Medical bills and claims

# TIME PERIODS FOR SAVING PAPER

KEEP  
FOREVER

- Deeds, mortgages, and bills of sale
- Investment statements for each year
- Legal documents and important IDs: birth certificates, divorce and death certificates, marriage license, military discharge papers, social security cards, permanent life insurance policies, and passports
- Home improvement documentation and receipts
- Receipts for expensive purchases such as art, major appliances, furnishing, and jewelry (for warranty and insurance purposes)
- Wills
- Power of attorney designation
- Beneficiary directions
- Real estate certificates
- Car titles
- Current insurance policies
- Medical records
- Education records
- Pension plan records
- Retirement records

