



TO SHRED OR NOT TO SHRED, THAT IS THE QUESTION!

I find that many people get stuck in a “just in case” mentality when it comes to paper. But if your files are overflowing, you know that more does not necessarily make you merrier. The more paper you have, the more time you’ll spend looking for that important little scrap with a crucial phone number on it...or that winning lottery ticket...or that oh-so-important legal document...you get the picture.

In honor of tax season (a great annual reminder to clean out your files), I’ll address what you should keep and what you should shred so you’ll free up your time to go out and spend that big refund check you’re expecting.

Shred ASAP:

- Credit Card applications
- Expired cards (driver’s license, credit cards, bank cards, student ID’s, etc.)
- Any unwanted paper that contains your social security number (or that of any family member or anyone else for that matter)

Shred Monthly:

- Credit card receipts for items you can’t return (like that Starbucks you had this morning) once you reconcile with your account.
- Canceled checks and ATM receipts once you reconcile with your monthly bank statement
- Prescriptions you are no longer taking

Shred Annually:

- Monthly bank and investment account statements once reconciled with your end of the year statement
- Pay stubs once you receive your W-2 or 1099
- Monthly bills IF you don’t write them off on your taxes (e.g. cable, water, power, cell phone)
- Any end of the year bank statement that is more than 7 years old
- Credit reports

Keep:

- Vital records such as marriage, birth and death certificates
- Original Social Security cards
- Legal paperwork related to a divorce or custody arrangement

- Insurance policies and any potential claims information
- Wills
- Car titles for cars currently owned
- Real estate documents showing a transfer/sale of property or a pay off
- Medical records
- Current copy of your resume
- Appraisals for jewelry, artwork, antiques, etc.
- Tax returns
- Most current Social Security report
- Military service information (e.g. discharge papers)
- Receipts for items you may return or may need for warranty purposes (until they expire)

This list is in no way comprehensive. Everyone has different reasons (e.g. taxes, a legal dispute, a business write off) for hanging on to different paper. And it's important to note, you should always check with your accountant and attorney prior to getting rid of anything in question. "When in doubt, throw it out" doesn't always apply to paper! But if you don't need it and want to protect your privacy and security, fire up the shredder (a cross cut shredder that also shreds CDs, credit cards and other media is best) and enjoy the delightful experience of watching it get ripped to tiny pieces.

ASK THE NEAT FREAK

Q: What do you think of Cozi and the other family organizer websites out there? Do you use one? Do you have a favorite?

Signed, Frantic Parent

A: Hello Frantic Parent,

I'm a big fan of family planners and to-do lists like Cozi (www.cozi.com), Google Calendars, and Remember the Milk (www.rememberthemilk.com). For me, what it all boils down to is everyone in the family has to be on board and participate or really, it's just a fancy calendar that only mom sees. Regular communication between family members is required to make sure projects and to-do lists are up to date.

I encourage weekly family meetings where everyone sinks eCals, paper calendars, and upcoming events. I suggest doing this over a meal and have everyone bring to the table what they have going on in the next 7 days that impacts time, meal planning, transportation, special clothing or equipment, and more. Once you have that meeting, you can divide and conquer. Treat it like a business meeting where everyone leaves with action items that they're responsible for. Use your tech tools as a reminder, but not your only source of communication.

With all of that said, I'm personally an old-fashioned paper calendar girl. I love tech tools but I can't shake my enjoyment of writing down a to-do list, activities and appointments on paper. Just remember, the tool itself isn't what makes it work...it's how you use it!

Signed,
The Neat Freak