Paperwork sort checklist

Set aside an hour with a box, a trash bag and a shredder. Sort each piece once: keep, scan or shred.

Set up

- [ ] Gather all the loose paper into one pile
- [ ] Make four spots: keep, scan, shred, recycle
- [ ] Have a pen, labels and file folders ready

Keep the original

- [ ] Birth, marriage and citizenship papers
- [ ] Passports and identity documents
- [ ] Wills and legal papers
- [ ] Property deeds, titles and mortgage papers
- [ ] Current insurance policies
- [ ] Current warranties for big items

Scan, then decide

- [ ] Receipts for large purchases
- [ ] Medical bills and statements
- [ ] Tax papers for the year (ask a tax professional how long to keep them)
- [ ] Manuals you may need again
- [ ] Kids' school papers worth keeping

Rules about how long to keep records depend on the type of record and where you live. If you are unsure, ask a tax or legal professional.

Paperwork sort checklist, part 2

What to shred, what to recycle, and how to keep it from piling up again.

Shred

- [ ] Anything with an account number or a signature
- [ ] Old bank, card and utility statements you no longer need
- [ ] Pre-approved offers and expired cards
- [ ] Old pay stubs after you have checked them

Recycle

- [ ] Junk mail and flyers
- [ ] Catalogs and old magazines
- [ ] Envelopes and packaging inserts

Set up the system

- [ ] One tray for incoming mail, by the door
- [ ] Three labels: Act, File, Shred
- [ ] A box or drawer with one folder per category
- [ ] A 10-minute weekly sweep in the calendar

Safe shredding

Unplug the shredder before you clear a jam, and keep hair, ties and sleeves away from the feed. Use a cross-cut shredder for sensitive papers.

My weekly sweep day and time