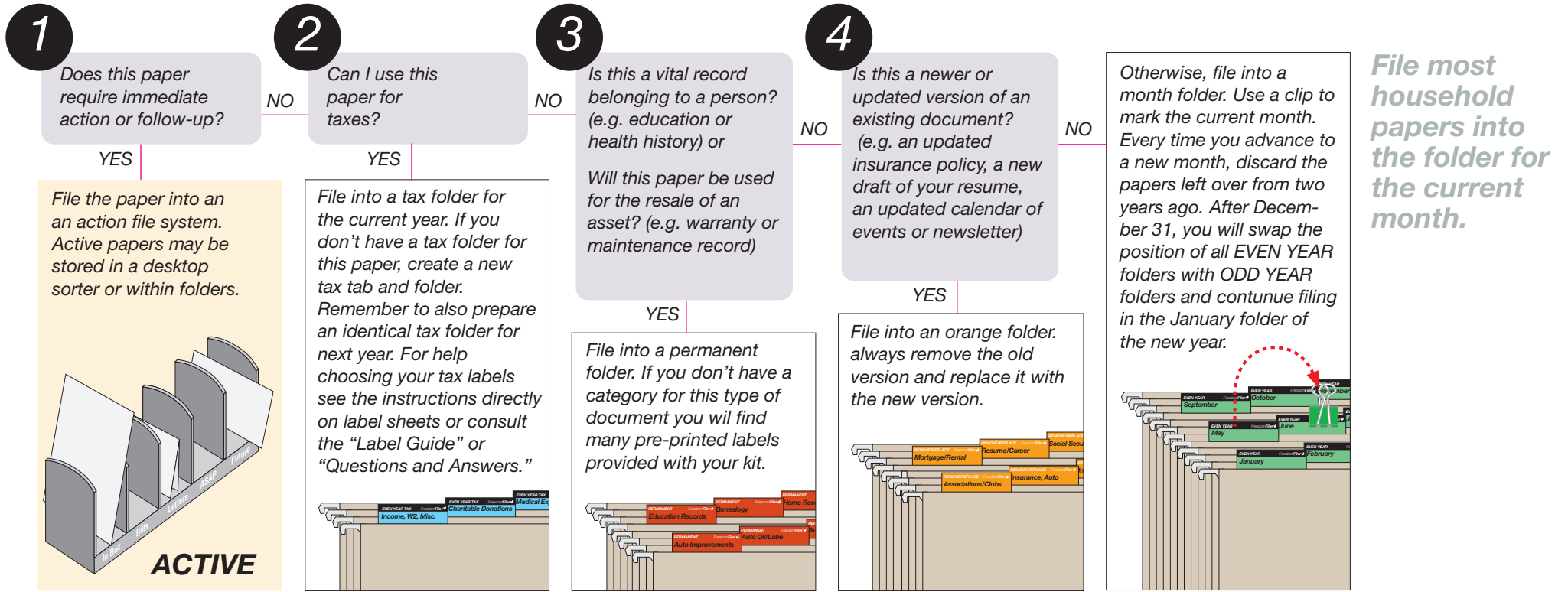


Four questions to ask yourself when filing any paper



Color guide

What to file

Do not file

MONTHLY

Petty Receipts, Paid Bills, Statements not used for taxes
 Misc. Notifications, Employee Pay Stubs
 "Catch All" for items not belonging to any other folder

Tax deductible receipts, bills, and payments belong with Tax.
 Receipts for valuable assets belong with Permanent.
 Papers requiring action or follow-up go with Active (see above*).

TAX

All Forms W-2, 1099, Business Accounts, Year-End Statements
 Receipts for any taxable income or deductible expenses
 Interest, Gain/Loss Summaries, Charitable Contributions Etc.

Monthly statements not directly used for taxes belong with Monthly.
 Agreements and contracts belong with Remove/Replace.
 After paying taxes, move all supporting documents to Archive.

PERMANENT

Certificates, Education & Health Records
 Titles, Deeds, Trusts, Maintenance Records, Warranties
 (Files are passed to a new owner or kept within the family)

Current insurance policies belong with Remove/Replace.
 Non-critical correspondence belongs with Monthly.
 For follow-up on brochures and promotions use Active (see above*).

REMOVE/REPLACE

Insurance Policies, Leases, Loan Agreements, Contracts, Wills
 Current Subscriptions, Licenses, Memberships, Benefits
 Documents periodically updated, Ongoing Lists

Always remove the outdated document when you file a newer version.
 Payments belong with Monthly or Tax.
 Home loan interest payments belong with Tax.

TAX ARCHIVE

Completed tax returns for the last 10 years
 All supporting documents
 (Each tax archive folder is reused every 10 years)

Tax related documents for uncompleted tax returns belong with Tax.
 Tax documents accumulating for the current year belong with Tax.
 Property improvements and investments belong with Permanent.