

# [ real neat ] newsletter

real life. real organized. real simple.

## [ real neat ] WELCOME MESSAGE

Well, the year is officially in full swing! What happened to January? It passed me by this year...

Anyway, now is the perfect time to get your **filing system** under control, especially since February is **Archive Your Files Month**. Ugh! Yes, I know... It's not a favorite task for anyone, albeit an extremely important and necessary one. But, no more excuses! It must be done!

Keep an open mind, a trash bag in hand, and a shredder on the go, and you'll get through it in no time. Trust me!

*Michelle*

**MICHELLE DEO**

Professional Organizer

<http://www.realneat.com>

## [ real neat ] ORGANIZING PARTIES

Invite at least 3 friends to your home your own private organizing party! As hostess, you provide the snacks and beverages (or have your friends bring some along). Plus, have your guests bring along questions, and even photos, relevant to their personal organizational challenges.

I will share valuable organizing tips and ideas to help solve every guest's particular dilemma(s). Everyone will benefit from hearing about one another's problem areas and their respective solutions. \**special hostess gift(s)* \*

*Cost:* \$10 per person

## [ real neat ] UPCOMING SEMINARS

February's seminars will include **invaluable information** about getting organized for the arrival of your new baby and staying organized through the many changes that take place from your baby's first year to toddlerhood and beyond. I will share plenty of **practical tips and ideas**:

- » managing schedules,
- » maintaining accurate records,
- » storing clothes, toys, and other children's items,
- » traveling with children (from shopping trips to long vacations), and
- » cultivating your marriage and personal interests.

There will be **free samples, door prizes, handouts, and ideas** to take home! I can hardly wait! Plus, if you attend, stick around to chat with me afterwards and mention that you are a newsletter subscriber for a **surprise bonus!**



## [ real neat ] NEWSLETTER ARCHIVES

All **past newsletters** are now available online! Be sure to bookmark this page since the newsletter archives may only be accessed by current newsletter subscribers using the direct link below:

\*\*\* <http://www.realneat.com/realneat/newsletters/> \*\*\*

### GET ORGANIZED, MOM!

*Where:* Northeast Christian Church, Lexington, KY

*When:* Thursday, February 21st @ 9:00 a.m.

*What:* Childcare available (i.e., MOPPETS program). Call ahead to reserve a spot for your child. Contact Shannon at (859) 299-1251 or [sscott@ncclcx.org](mailto:sscott@ncclcx.org).

*Cost:* Free!

### ORGANIZING 101 FOR NEW MOMS

*Where:* Babies "R" Us, Lexington, KY

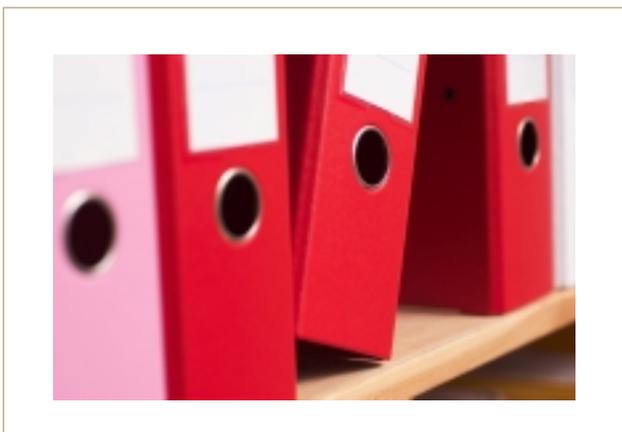
*When:* Tuesday, February 26th @ 7:00 p.m.

*What:* Reservations are suggested, but not required. To reserve your seat, call the store at (859) 263-8598.

*Cost:* Free!

## [ real neat ] INCOME TAX RECORDS

- » Add seven box-bottom file folders, labeled **Year 1 through Year 6**, to a banker's box.
- » **Store** last year's tax records and related receipts in the Year 1 folder, the previous year's records in Year 2, and so on.
- » At the end of each year, **shred** the contents of the Year 6 folder, **move** each set of records back one folder, and **place** the records from the year just ended into Year 1.
- » **Keep** the banker's box somewhere in **storage** (i.e., the back of a closet or up in the attic).
- » **Collect** all tax-related documents and receipts for the **current year** in a file folder labeled **Tax Info** that remains with **active files**.



## [ real neat ] ACTION FILES

**Action files** are the solution to that pile of paper that seems to accumulate on your kitchen counter each week. Create some standard categories for the items that enter your home on a **regular basis** and require some sort of action on your part (i.e., bills that need to be paid, invitations that require an RSVP, school papers that require a parent's signature).

**Categories of my personal action file system:** Pay, Call, Write, Decide, File, and Shred. In addition, I have file folders labeled January through December into which I put items that do not require my immediate attention (i.e., the wedding invitation that I received this month that doesn't actually require a response until May).

At the start of each month, I empty the corresponding folder and file each item according to the action that it requires. Then, once or twice a week, I **take action** on these items and empty each file folder accordingly.

**Sample action file systems:** hanging file folders in a portable desktop file, plastic sleeves in a 3-ring binder, an inbox tray for each family member, or a pretty basket.

## [ real neat ] RECORDS RETENTION

### PERMANENT

- » **IDENTIFICATION:** birth and death certificates, adoption records, passports, citizenship papers, social security records
- » **PERSONAL:** marriage certificate, separation and divorce documents, military records, employment history, school transcripts
- » **MEDICAL:** will, living will, power of attorney, life insurance plans, veteran death benefits, medical illness and vaccination records
- » **FINANCIAL:** retirement plan documents

### LENGTH OF OWNERSHIP

- » **HOME / LAND:** real estate deeds, home inventory, home improvements, household repairs, property surveys, appraisals, bills of purchase
  - » **AUTOMOBILE:** vehicle titles and registrations
  - » **PERSONAL PROPERTY:** antiques, collectibles, art, appliances, furniture, toys, electronic equipment, sports equipment, major purchases \*
- \* keep receipts, warranties, and instructions for life of item or warranty, whichever is longer*
- » **FINANCIAL:** investment purchase records, personal loan documentation, mortgage documents
  - » **OTHER:** safety deposit box inventory and key, pet vaccination records, copyrights and patents

### CURRENT YEAR OR 7 YEARS IF TAX-RELATED

- » **FINANCIAL:** bank statements, cancelled checks, certificates of deposit, credit card statements, lease and loan agreements, pension plan records, pay stubs, charitable contributions
- » **OTHER:** utility statements, rent receipts, medical statements, contracts

### LENGTH OF RETURN PERIOD

- » **RECEIPTS:** clothing, toys, books, other small items

### CURRENT VERSION OR ISSUE ONLY

- » **INSURANCE POLICIES:** auto, home, life, renters
- » **OTHER:** calendars, appointment books, résumés, newspapers, magazines, catalogues

*This information is provided as a **guideline only**. Please check with your accountant or lawyer about tax-related document retention specific to your particular situation.*

## [ real neat ] FILING SYSTEM

Now that you know how long to keep certain records, you are ready to **revamp your filing system**. There are so many different ways to manage paperwork that it would be completely impossible to cover them in such a short article. However, I will share with you one common filing system that will work for most people.

Before you begin tearing apart your current filing system, remind yourself that the main goal of an organized filing system is being able to **find anything that you need in five minutes or less**. So, if you can already find things quickly, your current system is obviously working for you. But, if it takes you an entire afternoon to find your child's immunization records, you will definitely want to revise your current filing system.

### MATERIALS

**REQUIRED:** manila file folders (left or right cut only), pen or pencil, lined paper, trash bags, shredder, memory box or plastic tote

**OPTIONAL:** hanging file folders or box-bottom folders, computer labels, label maker, colored standard and hanging folders (*see below for color-coding ideas*)

### PLANNING

Take a look through your current filing system. Jot down (on a piece of lined paper) all the **filing categories** that you see. Then, brainstorm any additional categories that you need but do not currently exist in your filing system.

Next, group **similar categories** together into larger, more inclusive categories and jot these down, along with their respective subcategories, on a fresh piece of lined paper.

**EXAMPLE:** Life insurance, disability insurance, health insurance, home insurance, and auto insurance would be listed as subcategories under the INSURANCE category.

For even easier accessibility, you may want to **color-code** your categories as well. Choose GREEN for FINANCIAL records, PURPLE for SCHOOL records, and so on. Next, arrange your categories alphabetically. And, finally, label your file folders. Be sure to use simple, common, and consistent naming conventions for your folders so that everyone can find what they need when they need it.

**EXAMPLE:** In my family's home filing cabinet, all HEALTH records are grouped together. Each main category has its own BLACK hanging file folder, and each subcategory has its own standard RED file folder. In addition, all folders are labeled on the right-hand side.

Health: DENTAL	Health: MEDICAL	Health: OPTICAL
Den: BENEFITS	Med: BENEFITS	Opt: MICHELLE
Den: MICHELLE	Med: MICHELLE	Opt: JERRY
Den: JERRY	Med: JERRY	Opt: AMANDA
Den: AMANDA	Med: AMANDA	

### SORTING

Once you have the folders for your main categories and subcategories ready, start **sorting your paperwork**. **TIPS:** Any envelopes need to go straight into your trash bag. If you happened to be saving an envelope for the address, take a moment to jot down the address on your lined paper and then toss the envelope. Plus, to save space in your filing cabinet, be sure to unfold any folded papers.

Now, every piece of paper that you touch requires an **immediate decision: keep, toss, or shred**. Refer back to the record retention guidelines if you need help in your decision-making process. Finally, shred any documents that need to be tossed but happen to contain valuable personal information (i.e., social security numbers).

If you come across any **sentimental cards or letters**, you need to carefully consider how valuable each item is to you. A handwritten note from your great-grandmother likely holds more value to you than the goofy Valentine's Day card that your husband gave you last year in which he scribbled "Love and Kisses from Your Hubby." Toss the least important items into the trash. **Save only the best.**

### FILING

Any sentimental item that makes the cut goes into your **memory box** or plastic tote. That's the limit. Once that box is full, that's it! So, choose your items carefully. If you fill your box and are still finding things that you want to keep, you are not allowed to grab another box!

You'll need to go back through everything in your memory box and get even tougher with your standards. You should save only the things that are most important to you so that you can **truly honor them**.

File all other paperwork into the appropriate folders of your **new-and-improved filing system**. Now, don't forget to set aside time each week to file any new (and must-keep) records that enter your home. Then, commit to purging your files at the start of each New Year to ensure that your files stay current.

Life is continually changing, so you definitely need to commit to **regular maintenance** of your filing system to keep up! Of course, if you find that your system is no longer working for you, change it! Now you know how!

## [ real neat ] SPECIALS

### PACKAGE DEAL

Purchase 10 hours of [ real neat ] organizing services up-front, and I'll throw in an 11th hour **free of charge!**

### REFERRAL PROGRAM

Refer a future client to [ real neat ] and receive 1 hour of organizing services **free of charge!**