




DONE!	Folders	Hint: put document in FIND function to see which file to use.	Why?	Cloud	Paper	Wallet	Toss or Shred? When?	Who should have access?	Codes/ Notes
<b>PAPERWORK / MAIL TRIAGE FILES</b>									
	Now	To Calendar	Best idea is to mark on calendar, but if you need description of event or what to bring, then put it here.	No	No	No	Toss when event is over		<b>Med POA = Medical Power of Attorney</b> <b>POA = (Financial) Power of Attorney;</b> <b>can also be called Durable Power of Attorney</b> <b>T = Trustee, which can be either living trust if you are incapacitated (similar rights to POA) or testamentary trust after your death for someone else's benefit</b> <b>PR = Personal Representative (executor) who handles your estate upon your death.</b> <b>FP = Financial Planner</b> <b>G = Guardian</b>
		To Do	This folder is for things you need to do somethings with - call a company to straighten out a bill, pay, look up, etc. It is your top action item for the week and stays there until resolved.Put due date at top in bold.	No	Yes	No	Follow folder instructions	POA, PR, T	
		To File	Have a folder where you can quickly put what you need to file in, if you don't have time right that minute. Then have a weekly time that you empty that folder. If expiration date, write at top	No	Yes	Maybe!	Follow folder instructions	POA, PR, T	
		To Read	This is for all the notices, interesting articles, etc. that you don't have time for now...Toss if you haven't read in six months. Put date on it to toss.	No	No	No	When done or six months have passed!		
		To Scan & File	If you are going to want it on the cloud, but haven't the time to scan right now, put it in here and address weekly. Receipts for things with warranties should be scanned.	Yes	Yes	No	When completed, file then follow file folder instructions	POA, PR, T	
		Coupons	If you are a coupon user, highlight, underline or with a sharpie, note expiration date	No	Yes	Maybe!	When expiration date is past	Anybody	
		Toss Immediately	Grocery receipts and any receipts for items that aren't going back to store, aren't tax deductible or don't have warranties. Don't let them pile up! If you are comparing them to your credit card or bank statements put in with monthly bills then toss.	No	No	No	Toss immediately, unless they have a credit card number on them!		
		To Shred NOW	Promotional checks and pre-approved offers from credit cards. If you aren't going to use them, then nobody should! Also, any papers you come across while filing that are out of date to help keep your files organized.	HA!	Nope	Never	ASAP	Nobody	

**MONTHLY FILES - You can just have ONE monthly file or use the files below.**  
**Once you receive confirmation that next month's bill has been paid, you can toss or shred! Why keep paper?**  
**Exceptions are for tax purposes or business, which should go in separate folders!**

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	Monthly	Misc. Bills and Receipts	As long as the bill is paid, or unless it is tax deductible in a business or reimbursed at work, or needed for warranty information, nobody cares!	No	Just until next month!		Toss unless credit card info on paper		If it's a recurring bill or charge, you will want to list it in your accounts form with contact information.
		Mortgage & Fixed Loans	You may want to keep the year end statement until you compile net worth, but other than making sure your payment was credited, no need to save.	No	Just until next month!		Toss		Make sure you have account niformation saved in your account list.
		Utilities / Cable / Phones	Unless you have a business in your home, there is no reason to keep utility bills once you know the payment is not in dispute.	No	Just until next month!		Shred		Again, make sure you have account information and contact in your account list.
DONE!	<b>YEARLY FILES</b>								
	YEARLY	Bank Statements	Being able to review debit card purchases for any tax deductions can be helpful. Even If your bank allows you to download an excel printout, if there are tax realted items, you may want to keep the statement in your yearly tax files. However most banks now keep statements available for several years. If so, you may be able to just shred and make a PDF of the downloaded transactions.	No	Yes	No	Put with year end tax records and follow shredding rules	POA, T,PR	When statements come in, it's a good idea to quickly go through and make notes such as what that deposit was - refund or gift, etc., because you may have to be figuring out at the end of the year whether it was income! Also, if an expense is listed but not clear on what that debit card expense really was, it's easier to remember then vs. at the end of the year.
		Business Tax Records	Each business should have it's own file or multiple files depending on size of business . Ask your accountant or coach for list of receipts you need to save.	Yes	Yes	No	Follow same rules as for personal tax records	POA, PR, T, any partners	Scanning important tax documents at the end of the year before filing them away can protect you if you lose your tax files for some reason.
		Credit Card Statements	At year end, it is a good thing to look through the statements and make sure you have identified all expenses such as medical that could be deducted.	No	Yes	No	Put with year end tax records and follow shredding rules	POA, T, PR	It's also a great habit to look through and see what do you wish you hadn't done, so you can make better choices the next year!
		Insurance & Employee benefit elections	Many insurance contracts go year to year such as auto, homeowners, liability, etc. It's a good practice to keep the records until that year is over .	Yes	Yes	No	Toss when new one received	POA, T, PR	Mark in large letters with a black marker when the policy expires. Make sure it's in your account list.
	Medical	Medical, Dental, Vision & Prescription Bills/Statements	Medical statements can be overwhelming! They are needed to settle accounts with doctors and insurance, and to calculate out of pocket expenses at the end of the year. They are also needed right before open enrollment to help determine what type of insurance you should purchase. Separate bills from important medical information.	No	Yes	No	File with tax records and follow shredding rules when 7 years are up ONLY if you itemize. Otherwise, shred when resolved.	POA, PR,T	Medical fraud and overcharging are more common than you think. Review bills carefully! Most people will not be able to itemize but you won't know that until the end of the year so kep until then.
	Tax Papers	Tax papers (charity/auto tax payment, real estate tax notice, child care statements, state tax refund, W2s) and tax notices until taxes are filed for that year	One folder for all those tax records you receive, other than the categories listed abovein yearly files, can make it much easier to file and to complete taxes at the end of the year.	Yes	Yes	No	File with tax records and follow shredding rules when 7 years are up	POA, PR,T	

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<b>PERMANENT FILES</b>									
	Auto Files	Repair Records	Sometimes in selling cars, potential buyers want to see the upkeep records. Sometimes with proof, you can get reductions on bills that were made previously.	Maybe	Yes	No	Transfer, toss or shred, if credit card number on tickets when car goes away		Advantage of scanning is you don't have to keep paper files. You still have to purge your computer files however regularly!
		Title & Proof of Tax Paid	When you go to sell or trade in a vehicle, you will need the title. If you can't find the original, a scanned copy will make it easier to get a new one. You or the new owner may need proof that you paid tax on the vehicle when you purchased it. Otherwise, the new owner in some states may get a hefty bill. (My daughter was going to be charged \$800 for a 10 year old car without it!)	Yes	Yes	No	Transfer at sale	POA, T, PR,	
	Children & Pets	Immunization and Medical Records	Just like your own medical records, having a child's/pets history can be critical in times of need and for schools or vet.	Yes	Yes	No		G	Have a folder for each child and/or pet
		Other Important Stuff	Somethings have too much meaning to risk losing, like the handmade "You're the Best Mom Ever" or the picture of the crew sleeping in a pile. Why not save it, so you know you can find it.	Maybe	Yes	Maybe!	NEVER - Your executor gets that privledge after no further use ...unless your family wants to hang on to it!		
		School Records	These can be useful if changing schools or to blackmail or reward children later in life! SAT, GRE and GMATs should be kept along with copies of volunteer hours or honors which sometimes are even helpful for scholarships or college applications.	Yes	Yes	No	Toss when no longer desired or better yet, pack it up and give it to your child's spouse after they are married!	G	When your child enters junior high school, check out Raise Me. It offers scholarship money for things like completing your SAT and can help children understand money, schools and what it takes to succeed.
		Pet Records	Adoption or pedigree, important medical files, chip number if applicable, picture in case lost. Wellness plans and renewal dates go here too.	Maybe	Yes	No	Toss when no longer needed		

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	<b>Personal Documents</b>  	<b>Account Lists ( all banking, credit, investments, insurances, legal documents in one list with contact information)</b>	<p>Three reasons: Ease in keeping track of your own stuff, identity theft and personal representative. If you have an up to date list of accounts and the contact information, either you or someone you have authorized can deal quickly with a situation by going to this one document. You can work down the list of credit cards in minutes vs. hours trying to find information. Your executor or financial power of attorney can easily find the correct insurance provider or manage bills when you can't and avoid late fees, loss of insurance due to non-payment and a host of other items. It is THE DOCUMENT YOU SHOULD HAVE IN A SECURE CLOUD FOLDER. The problem with paper is it must be updated consistently. If you never change anything, you could put it in the safe deposit box or a locked file cabinet.</p>	Yes	In your Disaster Go Bag and once a year copy with POA	No	Shred paper copies when they are outdated. Update once a year minimum.	POA, T, PR	<p>This list of all of your accounts, account number and phone contact information is critical in being prepared for disasters that life throws at us. We suggest excel document that is easy to up date and yo uget in the habit of updating routinely. To be really secure, make sure you authorize with the company, someone who can access your account and put their name on the list. It can take awhile to work through courts or companies with a Power of Attorney, However most banks, insurance companies, utilities, medical and recrdit card companies have their ow form they honor immediately. Scan those proofs too!</p>
		<b>Digital Asset List</b>	<p>Quite a bit of our lives are online today and most companies have you sign away rights when you sign up for items. Standard legal documents can't help when it comes to digital assets. You must take action BEFORE a situation occurs and give the rights to someone else to act on your behalf. It's a complicated issue that has a whole class all it's own. The important thing is to start by making a list and working through who, what, when and where individuals can address these issues. Photos on the web, cloud folders, airline miles, refunds, access to tax records, Facebook, LinkedIn, Twitter, Instagram, email, etc. all are considered digital assets.</p>	Yes	Yes		Shred paper copies when they are outdated. Update once a year minimum.		<p>Look for our special classes or videos on this topic- it's a fast changing one!</p>
		<b>Career Files: Resumes, job history, transcripts, great reviews and compliments from bosses, copies of degrees, license numbers, unemployment claims history, etc.</b>	<p>Who knows when you might need or want to hunt for a job. This information is helpful to get you back there fast.</p>	Yes	Maybe	No	Shed if identifying infomration, otherwise toss when no longer appropriate	PR, POA, T	<p>Your proxies may need it if there is a lawsuit on your behalf, needing to prove prior income and law suit value.</p>

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		<b>Family member names, birthdates and contact information</b>	Who wants to look for phone numbers if you or someone you love is in a hospital. Make it easy for yourself and loved ones and have these available for each family member. Also required by courts to verify for estate settlement, social security benefits, etc. Fingerprints for children and pictures are also helpful if the worst occurs.	Yes	Yes	No	Shred when outdated. Update once a year to make sure addresses and phones are current.	PR, FP	It's good to give authorization to your planner and investment professionals to contact your representatives if they see concerning behavior such as deciding to give large chunks of money to an unknown charity or caregiver or ordering assets sold if you are exhibiting confusion. Without written authorization, they must do what you say even if they can tell you are not rational!
		<b>Contacts List (with addresses &amp; phone numbers)</b>	Really, this is a list of people who have a place in your life and may want updates or notifications by someone other than you in difficult times. If you want to be really efficient and organized, indicate who should know if you are ill, had surgery and recuperated, died or moved!	Yes	Maybe	No	Toss when updated	PR	
		<b>Military Records</b>	For Military families DD214 are very important files. They are discharging papers that hold the time, rank and awards earned in the Armed Forces. They also can be used to get college credit and some scholarships require these.	Yes	Yes	No	NEVER - Your executor gets that privilege after no further use ...unless your family wants to hang on to it!	POA, T, PR	
		<b>Personal Legal Papers ( Social security cards, birth certificates, marriage certificates, divorce papers, adoption papers, etc.)</b>	Sometimes serious situations require access to these documents: death, divorce, disability, serious medical problems, lost passport, applying for social security, stolen wallet and a host of other times can have you needing access to these documents. Yes, you want the real ones, but copies of them can often suffice.	Yes	Yes (in safe deposit box)	No	NEVER - Your executor gets that privilege after no further use ...unless your family wants to hang on to it!	POA, T, PR	Med POA = Medical Power of Attorney POA = (Financial) Power of Attorney ; can also be called Durable Power of Attorney T = Trustee, which can be either living trust if you are incapacitated (similar rights to POA) or testamentary trust after your death for someone else's benefit PR = Personal Representative (executor) who handles your estate upon your death. FP = Financial Planner G=Guardian
		<b>Travel Documents: Copies of driver's licenses and passports</b>	Stolen IDs can be problematic. At least this way you have the numbers and proof you had them.	Yes	Yes	Original driver's license	When they expire, replace with new ones. Shred or cut up	POA, T	It's also a good idea to put upcoming and current travel itineraries and documents here, so you can find them if tickets are lost or hotel addresses are needed by family members.
	<b>Medical</b>	<b>Copies of medical cards, medicare card, and any other insurance plans</b>	Don't have your card with you because your purse was stolen? Find it on the cloud.	Yes	No	Yes	Toss. Update as needed.	ALL	

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		<b>Dr. List</b>	Imagine you are on vacation and an accident occurs. Hospitals want to know if: you have allergies, your prescriptions, had an implant or surgery, what doctors have medical records, etc. This information can save your life! If your spouse or children can easily find this information no matter where you are, valuable time can be saved because it can be in the medical provider's hands in minutes.	Yes	Yes	Yes, if you have serious medical issues. The alternative is to carry medic alert, but make sure the account is up to date.	Toss. Update as needed.	MPOA	
		<b>Current Prescriptions</b>	You want this for the same reasons as the Doctor list above, BUT, in addition, every time you go to a doctor or hospital, they want this list. Save yourself and them some time by having it typed up.	Yes	Yes	Yes	Toss. Update as needed.	MPOA	
		<b>Important medical information, copies of implants or surgical records</b>	Pacemakers, implants and other critical info should be everywhere!	Yes	Yes	Yes	Toss. Update as needed.	MPOA	
	<b>Estate &amp; Legal Documents</b>	<b>HIPAA Authorizations (or put in MPOA file)</b>	If you want your loved ones to be able to get medical updates, you have to have authorized them. Make it a practice to once a year make sure that the people you want to know are listed on your HIPAA forms and that someone besides you knows how to get them when they are needed. If they are in a cloud where you and other trusted individuals can get them at any time, anywhere in the world, then they can be given to the proper authorities easily.	Yes	Yes	No	Toss. Update as needed.	MPOA, POA, T	
		<b>Medical Power of Attorney &amp; HIPAA authorizations., Living Will</b>	The person you have designated as having the right to make medical decisions for you can't make them unless they can prove you gave them that right. Don't have doctors and others waiting for someone to "go home and find the papers" when important decisions are pending. Make it easy on everyone.	Yes	Yes	A card with the person's name, role and contact information on it wouldn't hurt.	Toss. Update as needed.	MPOA plus backup	
		<b>Financial Power of Attorney</b>	This is a critical document and should easily be found. If you were unable to get back to your home and it had been hit with a tornado, you would want your proxy to be able to act quickly on your behalf. Don't make them hunt...besides, if it had been in your home, they wouldn't have been able to find it anyway!	Yes	Yes	No	If you change POA, it's important to destroy prior ones. Make a note that it was changed, and date and reference the new proxy.	POA, T, PR, FP	It's also good to re-sign and date even when it hasn't changed. Some companies will not take if they are over 3 years old. It's a great habit to update, resign and notarize every year so you don't forget.
		<b>Funeral Instructions</b>	Unplanned funerals are more expensive than planned ones and it gives family members lots to argue about. Make it easy. Many people have bought plots in cemeteries that family members don't know about or contracts for cremation.	Yes	Yes	No	Toss. Update as needed.	PR	

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		<b>Legal Documents where you are POA, T, PR, MPOA</b>	If you have agreed to take on an important role such as medical or financial power of attorney or personal representative, don't wait to honor your role. Have copies of the documents where YOU can find them easily.	Yes	Yes	No	Shred when no longer in that role	PR	Make sure that your PR knows to let those other people know if you can no longer serve in that role
		<b>Living Will (or put with MPOA)</b>	If a loved one is facing certain death and doesn't want to be kept alive on a ventilator, quick access is critical. It is much harder to take someone off a ventilator than to stop one being put on. Don't make it harder than it needs to be.	Yes	Yes	No	Any time the document is updated, old one should be tossed. .	MPOA, PR	Re-signing every couple of years will make it more meaningful. Share with family so they know what you want.
		<b>Location of safe deposit box (AND KEY!!!)</b>	Who wants to have to go to court and pay extra fees to get into the safe deposit box if you are unable to do so! Make it easy on your heirs.	Yes	Yes	No	Cant shred keys and banks charge for lost ones!	MPOA, PR	Make sure your executor is listed on the access list and knows where the key is.
		<b>Trusts</b>	This document should be reviewed every couple of years, and, if a family member is the trustee, it's a good practice to review and answer questions they may have at that time. Since tax and estate laws change, it is important to evaluate with an attorney routinely. It is also important to be able to find it!	Yes	Yes	No	When a new trust is created, it's critical to destroy prior ones to avoid legal challenges	POA, T, PR, FP	
		<b>Will (can combine with trusts) &amp; Personal Property memorandum</b>	Don't make your personal representative have to hunt through files when they are already reeling from a problem. Make it easy for everyone and put it where it's easy to find.	Yes	Yes	No (won't fit anyway)	When a new will is created, it's critical to destroy prior ones to avoid legal challenges	PR, FP	Many planners will want to see your estate documents to make sure they title assets correctly and are complying with your wishes. Many attorneys keep copies of signed documents.
	<b>Tax Returns</b>	<b>TAXES Keep 2 years returns only easily accessible but 7 years of records, including supplemental documentation</b>	Required by law. It's a great idea to scan your returns or save the electronic versions under your cloud folder. Keep one year's supporting documentation in yearly files. Then, when the next one is completed, package up the supporting documentation and store it in the attic with the toss date written in large print on the sides and top. When tax storage time comes, shred the old one and put in the new.	Yes	Yes	Ha!	After 7 years, shred	POA, T, PR, FP	Make sure you PR knows where your tax files are because they will be responsible for filing the last tax return
	<b>Insurance files (non-medical)</b>	<b>Authorized personnel on policies</b>	It's a good idea to add to your list of contract who is authorized on your various accounts and to verify it annually with providers.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	
		<b>Auto</b>	Scan full contract. Set up someone else to receive non-payment notices and keep last proof of payment just like with life insurance.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	
		<b>Disability/ recover</b>	Scan full contract. Set up someone else to receive non-payment notices and keep last proof of payment just like with life insurance.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	
		<b>Homeowners &amp; Umbrella</b>	Scan full contract. Set up someone else to receive non-payment notices and keep last proof of payment just like with life insurance.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	

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		<b>Life</b>	Keep declaration page, beneficiary designation page (make sure it's current) and last payment statement. Also, have your POA get notices in addition to you in case of non-payment. If you're in the hospital from an accident, you don't want the life policy lapsing because someone didn't pay the bill. Companies will set up a back up biller with authorization from you.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	
		<b>Long Term Care (keep payment certificate for tax purposes in yearly tax file)</b>	Scan full contract. Set up someone else to receive non-payment notices and keep last proof of payment just like with life insurance.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	
		<b>Professional Liability</b>	Scan full contract. Set up someone else to receive non-payment notices and keep last proof of payment just like with life insurance.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	
		<b>Umbrella (separate file or with homeowners)</b>	Scan full contract. Set up someone else to receive non-payment notices and keep last proof of payment just like with life insurance.	Yes	Yes	No	Toss. Update as needed.	POA, T, PR, FP	
	<b>Assets &amp; Liabilities</b>	<b>Business Records</b>	If you run a business, you need a whole set of files and systems for your business. Contact us or your tax advisor if you need help with those files.	Yes	Yes	No	Shred when not needed or place with tax records	POA, T, PR	
		<b>Investment Property</b>	Keep all records of investment property including repairs, taxes, etc. until the property is disposed of at which point place the bundle in the tax year of disposition and treat like tax records.	Yes	Yes	No	Shred when not needed with tax records	POA, T, PR, FP	To be really efficient, maintain a running spreadsheet showing costs, basis and return on equity, so you can decide logically if it is worth owning and what tax consequences might be at sale.
		<b>Non qualified investments year end statements until asset disposed of</b>	Year end statement, since it shows all activity during the year. Keep the year end statements until the asset is disposed of and then put all statements in the files for that tax year.	Yes	Yes	No	Shred when not needed	POA, T, PR, FP	Your financial advisor will most likely have access to this but it can be difficult and if accounts have transferred from one custodian to another, it can be hard to rebuild. This can have major tax consequences.
		<b>Qualified plan year end statements and proof of transfers to different custodians and beneficiary designations</b>	Year end statements must show contributions, and distributions so keeping those until the account is emptied can help if there are any IRS challenges to types of contributions, distributions etc. You don't need the mid year or quarterly statements since everything is summarized on year end. Do make sure you mark whether contributions to IRAs were deductible or non-deductible since you won't have the tax form several years later although you can always have the IRS pull up a specific year.	Yes	Yes	No	Shred when not needed	POA, T, PR, FP	



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		<b>Loan Documents &amp; Credit Contracts</b>	Family loans, car loans, student loans all have details in the contracts that you may need to refer to. Credit card contracts have benefits such as vehicle protection or extended warranties	Yes	Yes	No	When the loan is verified that it is paid off, shred	POA, PR,T	
	<b>Retirement Files</b>	<b>Annuities</b>	Annuity contracts have very specific clauses and rules concerning what you must do to get the best benefit. Don't risk losing the document or being able to show it to someone for advice. It's worth money!!!!	Yes	Yes	No	File with taxes in year terminated	POA, T, PR, FP	It's important for a POA to examine if an individual is seriously ill right away to see if benefits can be claimed or actions taken for survivors. Most annuities can't be changed, but some can!
		<b>Pension Statements &amp; Beneficiary Designations</b>	Check pension statements and ALWAYS keep a copy. If a pension is rolled over, keep a copy of the last statement and first statement of the new account in case the IRS comes knocking. Additionally, many small pensions are forgotten when people move.	Yes	Yes	No			It's important for a POA to examine if an individual is seriously ill right away to see if benefits can be claimed or actions taken for survivors. Most pensions can't be changed, but some can!
		<b>Social Security Statements</b>	Do you think it's possible the government could make a mistake once in a while? Always check your social security earnings history every couple of years to see if it looks accurate and make sure you get credit for working. In case of disability or death, your family will receive benefits, so it is important for them as well.	Yes	Yes	No	Delete, shred when the new one is filed.	POA, T, PR	
	<b>Home/ Possessions</b>	<b>Basis Records</b>	Major improvements on your house can add up, and, if you exceed a certain gain on a residence, it can be taxed. These records can knock down those taxes so scan receipts or save in paper form. Include jewelry certificates or appraisals for valuable property	Yes	Yes	No	File with tax records in year of sale, just in case!	POA, T, PR	If you want to be over the top organized, keep a running spreadsheet - especially if you think you will make a huge gain on a residence or property.
		<b>Warranties &amp; Instructions</b>	Scan receipts and warranties along with picture of bar code on any box. Never again will you be wondering if it's under warranty and where it is. The good news is that almost all products now have an instruction manual on their website, but, when they stop supporting the product, it goes away sometimes. By downloading the file and putting it in your cloud folder, you'll have it and will be able to search for it easily. For purchases of items over your set cost, take 10 minutes and use this system. No more paying for extended warranties and not using them, if they're still valid!	Yes	Yes	No	Toss when expired or equipment is gone	PR	For paper files, write the date the warranty ends in large black magic marker so every time you go to file a new one, you can toss any that are past their end date! It will keep your files empty and your head clearer! For cloud folder, put product and warranty end date in name making it easy to know what to delete.