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Wellness Wednesday

How To Organize All Your Important Documents

Whether you're getting ready to KonMari your home or just want to do a bit of spring cleaning, going through stacks of paperwork is a necessary evil. As you sift through bank statements, tax forms, bills and more, you might wonder what you really need to hang on to and what you can toss.

It might seem like a daunting task at first — but resist the urge to trash it all and walk away. Experts gave us the lowdown on how to organize documents cluttering your home, plus how long to keep files on hand.



WHICH DOCUMENTS TO KEEP (AND FOR HOW LONG)

"When it comes to paperwork, people think they need to keep everything," said Tracie Fobes, owner of the personal finance blog Penny Pinchin Mom. You really don't, since there's a time limit on how long most documents need to be kept on hand, she explained. That said, some documents need to be kept longer than others. As you go through all this paperwork, be sure to separate it into folders according to category so you know how often to review and purge it (not to mention find things easily).

PERSONAL LEGAL DOCUMENTS: KEEP FOREVER.

Among the items you should always keep hard copies of are birth/marriage/death certificates, Social Security cards, passports, estate planning documents, deeds and wills. It's a good idea to secure these documents in a fire-proof lock box that is small and can be tucked away somewhere easy, like the back of a closet, said Kimberly Jones of L+ K Home Organization. "You want to keep items in here that you need original copies of and can not be duplicated," she said.

TAX RECORDS: KEEP 7-10 YEARS.

According to the IRS, you should keep tax returns and related paperwork such as W-2s, 1099s and trade confirmations for a minimum of three years. However, if you want to be on the safe side, you should hang on to these records for seven years in case you end up needing to file a claim or if a reporting error is discovered. If you own a business, you might need up to 10 years' worth of data. "Usually, your accountant has these saved, but I always keep a hard copy just in case," Jones added. Again, it's a good idea to keep the hard copies in your fireproof safe.

HOME IMPROVEMENT PROJECTS: KEEP UNTIL YOU MOVE.

Jones said that she keeps every detail of home improvement projects, such as plans and product information. "These can be easy to reference and also nice to pass along to new buyers if you were to sell your home."

VEHICLE HISTORY: KEEP AS LONG AS YOU OWN THE CAR.

It's a good idea to hold on to any documents related to the maintenance and repair of your car. You don't necessarily have to keep the receipts for every oil change, but definitely keep documentation of body work, electrical repairs, engine work, etc.

Additionally, if you were ever involved in an accident, you should keep documents related to the insurance claim and related repairs, said Eileen Roth, author of *Organizing For Dummies*. If another person was involved, hold on to this paperwork for a year. And of course, you also want to keep a hard copy of the title (in your safe) and registration (in your glove box).

MEDICAL BILLING STATEMENTS: KEEP UNTIL YOU'VE BEEN REIMBURSED.

If you don't owe any money for a check-up or procedure, you don't need to keep the explanation of benefits that details how it was billed to insurance and paid out. The exception is if you have a pending worker's compensation or other medical claim. "Once the bill has been satisfied and paid, you can toss the benefits statements," Fobes said. "If there are ongoing disputes or claims, keep all paperwork." Also, keep medical bills and prescription receipts until tax time if you need them for tax write-offs.

WARRANTIES: KEEP UNTIL THEY EXPIRE.

There's a good chance you'll come across some warranties for products you've purchased over the years. If the warranty has expired, go ahead and throw it away. "If there are some that you still need, find the purchase receipt and attach them together so they are ready should need to file a claim," Fobes said. If the company will allow you to submit the warranty claim electronically, you can scan both and toss the hard copies.

CREDIT CARD STATEMENTS: KEEP UP TO ONE YEAR.

Many credit cards offer additional benefits such as extended warranties and purchase protection, so it's a good idea to save credit card statements related to big-ticket purchases for a year just in case you need to go back for a proof of purchase, Roth said. However, if you have any receipts related to warranties, keep those in the warranty file and not attached to your statement.

INSURANCE POLICIES: KEEP UNTIL THEY CHANGE.

There's no need to keep old auto, home, medical and other insurance policies, except for the most current coverage summary page, according to Bankrate. Both your agent and insurance company will keep electronic copies for years. You should hang on to your most recent policy booklet, which is the actual legal contract. If your insurer makes any policy changes, you'll be sent a new booklet.

RECEIPTS: KEEP FOR 90 DAYS.

In most cases, Fobes said, returns are allowed within 90 days of purchase. So any receipts for items you purchased that are outside the return window should be tossed. The exception is receipts related to warranty claims and tax purposes, which, as mentioned above, should be attached to any related paperwork and filed to that category.



WHAT TO TOSS

Aside from the important documents above, you probably have much more paper clutter sitting around that can be tossed right away. Of course, don't simply throw these documents in the trash; shred everything that has any kind of personal information, such as your address or account numbers, and recycle the rest if you can. Or better yet, go paperless.

FINANCIAL STATEMENTS

You don't need 'em, plain and simple. "You can access them online now and download and print PDF copies should the need arise," Fobes said.

BILLS

"There's no real reason to save your utility and service bills like Netflix, satellite, internet, electric, gas, water, trash and cell phone," Roth said. If you rely on monthly bills to create a budget, pop the numbers into a spreadsheet like Excel or Google and then shred the bills.

OWNER MANUALS

"Almost all manuals are available through the manufacturer's website, so there is zero reason to keep them," Fobes said. "Toss them all."

CLEARING THE PAPER CLUTTER FOR GOOD

"The best way to eliminate paper clutter is to cut it off at the source," Jones said. She explained that the main source of paper clutter is usually the mail, so she recommends a process for identifying where it all belongs as soon as it comes through the front door. "I classify as either to read, to do, to pay or to file," she said.

And though there are some documents that can only exist as hard copies, almost everything can be saved digitally—these days. If you don't already receive it electronically, documents can easily be scanned and stored on a hard drive or uploaded to the cloud.

"To ensure that I am not at the mercy of my computer breaking down, I save everything into Google docs," Jones said. "I maintain folders in my drive to make it easy to keep organized." No matter where you save your documents, you should have two key goals for each file: That it's easy to find and that it's well-protected.

Be sure to follow a detailed and consistent file naming strategy. For example, you might save all tax forms with the category, exact name and year, so it looks something like this: "Taxes_Form_1099_2018." Also make sure that you use a strong password to protect all your devices and cloud accounts so that if your laptop or phone falls into the wrong hands, none of your sensitive information is easily accessible.

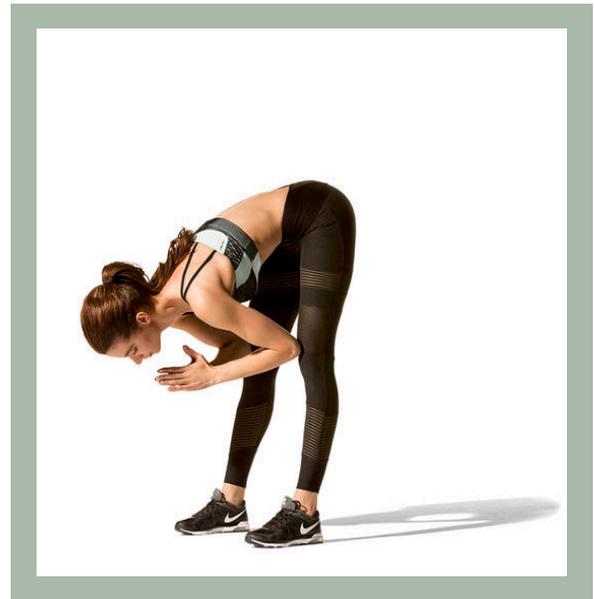
Article source: <http://bit.ly/2ULVv1r>



TALK ABOUT YOUR
BLESSINGS MORE THAN
YOUR PROBLEMS.

This Week's Exercise

FOOTBALL SQUAT



LET'S BEGIN!

A. STAND WITH FEET HIP-WIDTH APART AND PALMS PRESSED TOGETHER AT CHEST, ELBOWS BENT DOWNWARD TO START. SQUAT AS LOW AS YOU CAN, RESTING ELBOWS LIGHTLY ATOP KNEES.

B. MAINTAIN ELBOW-KNEE CONTACT AS YOU STRAIGHTEN LEGS, SENDING HIPS UP AND BACK AND FOLDING FORWARD FROM WAIST. RETURN TO START. THAT'S 1 REP. REPEAT FOR 60 SECONDS.

SETS: 3

REPS: 60 SECONDS

MISTAKES AND TIPS:

SCALE DOWN: INSTEAD OF TAKING ELBOWS TO KNEES, CROSS YOUR ARMS WITH HANDS ON TOP OF SHOULDERS.

SCALE UP: AS YOU RETURN TO START, PULSE THE SQUAT TWICE.

Source: <http://bit.ly/2UJOWOB>

Regular exercise can help you control your weight, reduce your risk of heart disease, and strengthen your bones and muscles. But if it's been awhile since you've exercised and you have health issues or concerns, it's a good idea to talk to your doctor before starting a new exercise routine.

CHICKEN PARMESAN LASAGNA



Ingredients

For the chicken:

- 4 (32 ounces) boneless, skinless chicken breasts, sliced in half length wise to make 8
- 3/4 cup seasoned breadcrumbs (whole wheat, you can also use GF crumbs)
- 1/4 cup grated Parmesan cheese
- 2 large eggs, beaten
- olive oil spray

For the lasagna:

- 15 ounce container part-skim ricotta cheese, I like Polly-o (almost 2 cups)
- 1/2 cup grated Pecorino Romano or Parmesan cheese
- 1/4 cup fresh chopped basil, plus more for garnish
- 4 3/4 cups homemade or jarred marinara sauce (from about 2)
- 9 ounce box no-boil lasagna noodles
- 3 cups baby spinach
- 3 cups part-skim shredded mozzarella cheese

Directions

1. Preheat oven to 425°F. Spray a large baking sheet lightly with spray.
2. Combine breadcrumbs and parmesan cheese in a bowl. Beat the egg in another bowl.
3. Dip the chicken into the eggs, then into the breadcrumb mixture. Discard the remaining crumbs.
4. Place the chicken on the prepared baking sheet, lightly spray the top with oil and bake in the oven for 25 minutes, do not turn. When done, remove from the oven and reduce oven temp to 400F.
5. Meanwhile, combine the ricotta, parmesan cheese, and basil in a bowl.
6. In a 9 x 13 x 3-inch Pyrex Deep baking dish, ladle 3/4 cup of marinara on the bottom of the dish.
7. Arrange 3 lasagna noodles across the dish (they will expand as they cook), top with 3/4 cup sauce, 4 pieces of chicken, 1/4 of the ricotta cheese mixture, 1/2 cup mozzarella cheese, 3/4 cup spinach.
8. Repeat the 2nd layer, skipping the chicken.
9. Repeat the 3rd layer with the chicken, and the 4th layer without chicken.
10. For the 5th layer, spread the last 3 sheets of pasta noodles with the remaining 1 1/2 cups of marinara sauce on top.
11. Cover with foil and bake in 400F oven in the center rack 50 minutes.
12. Uncover, add the cup of mozzarella and bake until melted, 5 minutes.
13. Remove from oven and let it rest 15 minutes before serving.

Nutrition Information

Yield: 10 servings
Serving Size: 1 slice

Amount Per Serving:
Freestyle Points: 8
Points +: 12
Calories: 454
Total Fat: 16.5g
Saturated Fat: 7.5g
Cholesterol: 140.5mg
Sodium: 830mg
Carbohydrates: 34.5g
Fiber: 3.5g
Sugar: 5.5g
Protein: 44.5g

Recipe source:
<http://bit.ly/2Ulu3RY>