



## FINANCIAL FILE DRAWER

A simple filing system for your financial paperwork could be accomplished with just two drawers. Use the top drawer for your current and active accounts, the lower for longer term, archived documents. There are multiple ways to categorize and order the documents. Your goal should simply be to find what you want when you need it!

### TOP DRAWER

#### Current Financial Documents

**Autos** – make a file for each car, boat, motorcycle, for service records.

**Banking** – make files for each bank and each account

**Credit/Loans** – make files for each credit card or loan, or make files for each month and file liabilities chronologically

**Employment** – make files for each employer, and separate ones for benefits, pay stubs, etc.

**Investments** – make files for each investment or each brokerage firm

**Insurance** – keep all statements together if they are held by the same insurer, or separate by type (auto, home, medical)

**Medical** – make files for each family member

**Taxes** – make a file for current year tax receipts & documents

**Utilities** – make files for each utility, or each company, or each month

### LOWER DRAWER

#### Permanent Financial Documents

**Vital Documents** - Make a file for each family member

- Social Security Numbers
- Passports
- Birth/Death Certificates
- Marriage/Death Certificates

**Advance Planning** - Make a file for each family member

- Wills/Trusts
- Powers of Attorney
- Health Directives
- Life Insurance

**Property Deeds & Titles** – make files for each house or property

**Tax Returns\*** - file old tax returns and supporting documents by year

\* For proper retention guidelines, check with your tax professional or [www.irs.gov](http://www.irs.gov).