



Financial Tip:

Paper, paper, paper...

We all have way too much paper in our lives and the temptation to just toss it in the “circular file” is great! But doing just that can end up causing us undue stress and money when we go to apply for things such as SNAP, Energy Assistance or any number of program applications. Here are some handy tips to make it stress free!

- If you are not a naturally organized person, take a large cardboard box, label it with the year and whenever you receive a paystub, bank statement, social security award letter, court documents, etc., put it in the box. This will give you one central location that you can go to when you need to find these items without having to go through the whole house.
- With the advent of the internet, most (but not all), information can be found online. If your company uses online paystubs or payment cards, make sure you know how to log on AND what your username and password is. Do the same for your bank and utility bills. *Write down this information and keep it in a SECURE place.*
- Keep your tax returns and supporting documents for seven years. Print your tax return each year, even if you file online.
- Essential records such as birth certificates, social security cards, marriage certificates, divorce documents, passports, life insurance papers, etc. should be kept indefinitely. You might want to invest in an inexpensive fire proof lockbox or bank safe deposit box for these items.

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