



# TWELVE-PACK FOLDER SYSTEM RECIPE



List the folder contents (on a Post-it Note) on the outside of the folder: If the Six-Pack Folder System seems too general for you, the 12-Pack Folder System will add more specificity. Label each folder. Place in a hang file. Do not exceed 12 folders. It's just too unwieldy and time-consuming to keep updating. These categories are suggestions; adapt the categories that make the most sense to you.

- 1. Health/Medical: one folder per person**
  - Health Insurance policy and statements
  - Dental/Vision Insurance cards
  - Bills and Explanation of Benefits (EOBs)
- 2. Financial – Credit Cards**
  - For each Credit Card
  - Current year CC statements/bills/Last year CC statements/bills
- 3. Financial – Banking**
  - Checkbook – no need to keep it with you
  - ATM receipts – reconcile to statements, then shred – only keep tax-relevant
  - Statements – to reconcile monthly, then shred
- 4. Financial – Investments**
  - Review and track monthly
  - Review Quarterly with an investment advisor
- 5. Current Tax Year – Income**
  - Paystubs
  - Donation receipts
  - Current property taxes
  - Tax vouchers for quarterly payments
- 6. Retirement and Life Insurance Accounts**
  - Keep original agreements and policies – in Go Bag
  - Keep current on payments and terms
  - Ensure that beneficiary information is current and accurate
- 7. Auto**
  - Title (color copy) original (Key Document) in Go Bag
  - Insurance policy – in Go Bag
  - Current insurance cards: keep one card in the glove box and one in your wallet
  - Auto loan agreement with Key Documents plus lien pay-off letter in Go Bag
  - Auto loan statement–review monthly
  - Repair receipts
- 8. Property**
  - Home insurance policy (copy) original (Key Document) in Go Bag
  - Property taxes
  - Rent or assessment receipts
  - Homeowners' association (HOA) updates
  - Current insurance policy(ies) in Go Bag
  - Folder with home improvements and repairs
- 9. Utilities: Phone, Electricity, Cable, Heat, etc.– each a separate folder**
  - Keep original agreements
  - Check periodically to see if the terms still fit your needs, especially with seasonal changes
  - Keep bills for several months to check for accuracy, then shred
- 10. Children – Academics, activities, social connections: could be a separate folder for each**
- 11. Pet – Health Records, Tags, Immunization Records**
- 12. Family – Hobbies, Religions, and Social Organizations**

