

# How to go paperless

## A cookbook for eliminating paper clutter



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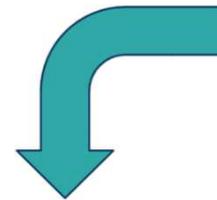
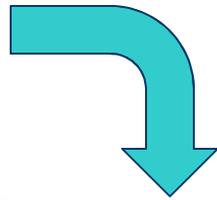


# Agenda

- What is paperless?
- Why go paperless?
- Personal or business?
- Benefits
- Drawbacks
- Getting started
- Plan your routine
- Organize
- Backup plan
- What about all that paper?



# What is paperless?





# What is paperless?

- The art of eliminating all that file cabinet clutter
- Ahem, really?
- The art of **reducing** all that file cabinet clutter
- Reducing paper in and out of your house
- Performing transactions online
- .....



## Why go paperless?

- Reduce stress
- Solve that bulging file cabinet
- Reduce snail mail coming to your house
- Reduce snail mail leaving your house
- Reduce cost of stamps
- Pay bills online (no more paper checks)
- Pay bills automatically
  - Watch for auto-enrollment
  - No more paper bills – still due
- Save trees and help the environment
- ...



## Personal or business?

- All considerations for personal apply to business
- Business requires more stringent best practices
- Will not cover business here



## Benefits

- Avoid fees for paper statements
- Pay on the due date and not a day before
- Stop worrying about late payments
- Reduce the need for stamps
- Reduce incoming paper mail
- Reduce bulging file cabinet folders
- Collect points/miles for using your credit card
  - Watch out for convenience fees for using a CC
- **Feel good about the environment**



## Benefits (cont'd)

- View and search records easily
- Easily provide a copy to a third party
- Sign a document electronically
  - handwritten signature
  - digital signature
  - no more “print, sign, scan” routine
- Easily perform a backup



## Drawbacks

- No secure feeling of holding a piece of paper
- No access during a power outage
- No access if computer is down
- No access if computer is damaged or stolen
- Requires being comfortable with technology
- Requires being orderly
- Requires downloading statements regularly
- Requires planning for keeping records



## Drawbacks (cont'd)

- Requires a backup
  - **mandatory**, not optional
- Requires security (for the remote backup)
  - PDF has various levels of security
  - Disk encryption: BitLocker on Win10 Pro, FileVault on macOS
- Longevity of the PDF format
  - Open for debate



# Getting started

- Make a list of existing “service” providers
  - Assets
  - Income
  - Taxes
  - Bills
  - Health insurance
  - Other insurance
  - Travel & rewards
  - Maintenance
- Plan your routine
- Organize your computer folders



# Assets

- Bank accounts (with check images)
- Investment/brokerage accounts
- College savings accounts
- 401Ks and IRAs
- Savings Bonds
- Social Security (annual statements)
- PayPal, Venmo, ...
- ...



# Income

- Employer pay stubs
- Retirement pensions
- Social Security benefits
- Consulting fees
- Royalties
- Interests & dividends
- Annuities
- Alimony
- ...



# Taxes

- Tax forms
  - W-2
  - 1099-INT and 1099-DIV
  - 1099-G
  - 1098-T
  - 1099-K
  - ...
- Tax returns
- Donations to charity
- Flexible spending accounts
- ...



# Bills

- Bank and store credit cards
- Rent and mortgage
- Real estate taxes
- Landline and wireless phone service
- Cable TV and internet service
- Gas & Electric
- Coop/condo maintenance charges
- Water
- College/school/day care
- Newspapers and other subscriptions
- ...



# Insurance

- Home and auto policies
- Medical centers and hospitals
- Doctors and dentists
- Health insurance (EOBs)
- Life insurance
- Personal liability insurance
- Long term care insurance
- ...



## Travel & Rewards

- Toll tags, e.g. E-Zpass (northeast) or local equivalent
- Airline miles
- Credit card points
- Gift card dollars
- Hotel points
- Store points
- ...



# Maintenance

- Credit reports
  - free on [annualcreditreport.com](http://annualcreditreport.com) or [creditkarma.com](http://creditkarma.com)
- Home improvement
- Lawn care
- Car maintenance
- ...



## What if you can't get it online?

- Should you file papers in cabinet?
- Should you scan documents?
- Should you keep documents you scanned?



## What if you can get it online?

- Download as far back as possible
- Get rid of the corresponding paper version



# Retrieving online documents

- Create an account
- Choose a username
- Set a secure password
  - Password security
  - Password manager
  - Turn on 2FA if available (if not available, complain)
- Select the option for paperless
- Select download format
  - Usually PDF, but can be Excel, Quicken, other, ...



## Plan your routine

- Set reminders (if not getting emails)
- Prepare an overall folder for your downloads
- At least 1 subfolder per provider, 1 sub-subfolder per year
- If using Firefox
  - it remembers the download folder **per website** (since about version 22, i.e. June 2013)
  - FF is available on Windows, macOS, and Linux.



## Setting reminders

- Use an online calendar (e.g. [Google](#)) with sync to your smartphone and/or computer
- Use your phone calendar app (local only) on iOS and Android
- Use a calendaring application (Thunderbird/[Lightning](#) on Windows, macOS or Linux)
- Use Sticky Notes (Windows) or Notes (macOS, iOS)
- Use something
- Use a **paper calendar** (seriously? Oh no, please)



# Organize

- Name your folders intelligently
  - Citi CC John
  - Chase CC Jane
  - Not: Credit Card
- Name your files intelligently
  - Con Edison YYYY-MM-DD.pdf
    - By date of bills (or by date due)
- Why not just the date in the file name?
  - Folder safety (to avoid filing in the wrong folder)
  - File safety (file recovery)



## Organize (cont'd)

- Keep records on separate computer
  - not the one you usually browse/shop on
- Preferably a desktop over a laptop
  - less likely to be stolen



# Layout

- Finances
  - Con Edison
    - 2017
      - Con Edison 2017-01-10.pdf
      - Con Edison 2017-02-08.pdf
    - 2018
    - 2019
  - Liberty Mutual
    - Home
    - Auto
      - 1997
      - ...
      - 2019
  - ...



## Paying bills online

- Create an account
- Choose a username
- Set a secure password
- Some fields are remembered, not all
- Pay on a secure website
  - https **AND** valid certificate



# Capture a document online

- What if there is no download option?
- Complain (loudly)
- Install any PDF printer (PC) or use Export to PDF (Mac)
  - PDFCreator (not the same as PDF Creator)
  - PrimoPDF
  - NitroPDF
  - CutePDF
  - Microsoft Print to PDF
- Useful for capturing check images



# Backup plan

- You do have a backup plan, right?
- Absolutely mandatory
- Backup should be **outside** the home
  - In the cloud (**with security**)
  - On a computer at a relative (**with security**)
  - On a USB disk at a friend or neighbor (**with security**)
  - Anything, but please something (**with security**)
- You do have a backup plan now, right?



# How long to keep records?

- The short answer is
  - It depends
- The long answer is
  - I am not the authority on that
- However
  - It's easy to keep e-records for longer than paper records
  - 7 years is often mentioned
  - Sometimes 10
- Some records to keep longer
  - Home improvements
  - Stock purchases
  - ...



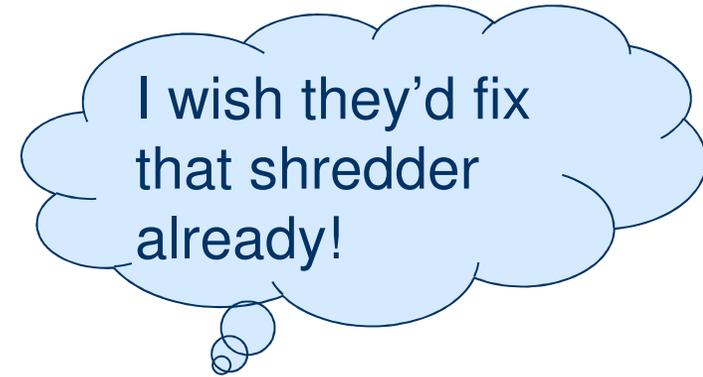
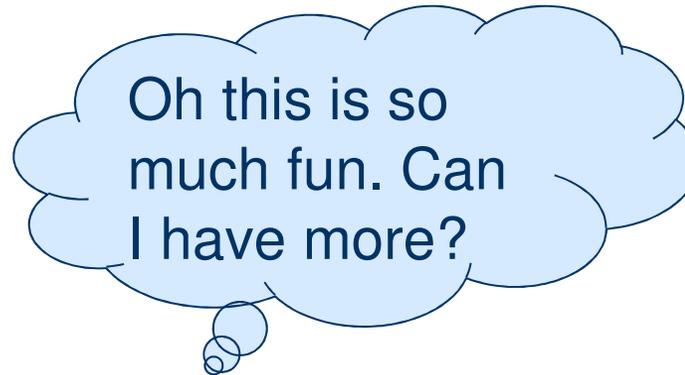
# Digitize old paper documents?

- Birth certificates
- Home Deed/Title
- Wills
- ...
- Search scanned documents
  - Need OCR



## Getting rid of the paper

- Rip and throw in garbage?
  - Don't think so
- Shred?
  - Good
- Burn?
  - Even better
- Recycle?
  - No way (for security)
- Or ...





## Additional topics

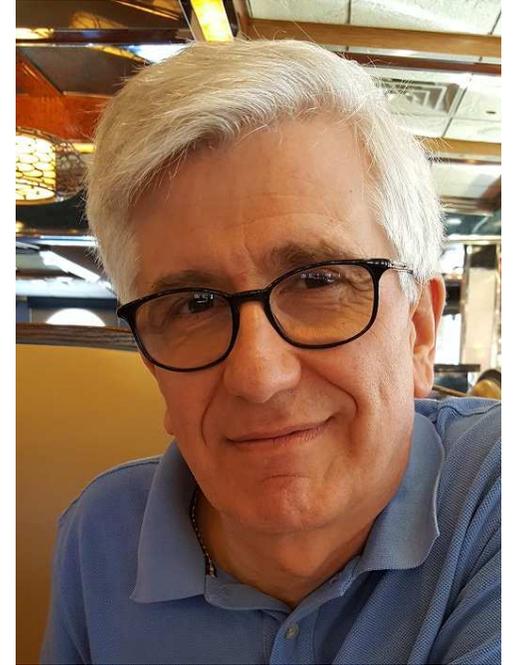
- How to scan
  - Naming convention
  - Format
  - Resolution
  - Document feeder
- Use smartphone/tablet in lieu of scanner
  - PhotoScan (by Google)
- Neat® scanners



# Questions?

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An International  
Association of Technology  
& Computer User Groups

# Thank you !!!



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