

THE PERFECTLY MAINTAINABLE FILING SYSTEM

A friend introduced me to this easy to use method a few years back when I confided in her that I found it difficult to stay on top of my paperwork!! I did exactly what she said and this clever little filing system helps me to this day to be a little more organized!! Hopefully it will do the same for you if you struggle with the admin part of your life

- 1) Buy 14 ring binder files, some labels (to name the files or you can just write directly on them in marker pen), a couple of packs of plastic sleeves, a couple of packs of coloured dividers.
- 2) Name and sort the files- take each file and name and organize it as follows;
 - 1) **PERSONAL**- in here goes all documents of a personal nature; copies of passport, drivers licence, your CV, your will, birth certificate etc.
 - 2) **BILLS**- put coloured dividers inside to separate different types of bills in here such as; Electric, gas, mobile phone, council tax, tv licence, water and anything else you pay on a regular basis. Each month or after you have paid the bill, write on it the date and PAID and file it in the appropriate section.
 - 3) **RECEIPTS**- put in here some plastic sleeves and label them separately; clothes & shoes, electrical items, household/DIY, furnishings, holidays and any other types of receipts you need to keep. Pop the receipt straight in the file in its section as soon as you get the item home.
 - 4) **HOME**- put in here anything to do with your house or flat; tenancy agreement if you're renting, mortgage details, leases and anything else to do with your property.
 - 5) **CAR**- this is for MOT certificates, tax documents, service history, any maintenance details and purchase/seller documents to do with your vehicle- if you have one!
 - 6) **INSURANCE**- separate sections with dividers for documents of different types of insurance you have; car, household contents, health and any other insurance you have taken out. Each year as you renew your policies recycle the previous year's details and replace with your new policies.
 - 7) **INVESTMENTS & LOANS**- again use coloured dividers to separate different agreements. You can include any credit cards in here or in your bills file if you prefer.
 - 8) **EDUCATION**- this file is for any study details you have done or want to do. Certificates and diplomas can be kept safe in here in plastic sleeves (unless you are framing them) and all things education!!
 - 9) **TRAVEL**- keep in here details of places, excursions, trips, hotels, restaurants and tourist attractions that you want to do or details of what you have already done and that you want to keep.
 - 10) **BANK**- separate different accounts with coloured separators and file all of your monthly statements in chronological order for each account and any other details regarding that particular account.

11) **FINANCIAL/TAX/ACCOUNTANT**- If you're self-employed or if you're employed you can keep any details of tax, financial plans or documents in here and if you have one, any documentation from your accountant.

12) **INSTRUCTION MANUALS**- Keep in here in plastic sleeves, the "how to use" booklets and papers for all things such as; computers, mobile phones, electrical purchases such as TV's, DVD players, fridges, washing machines etc.

13) **TBDW (To Be Dealt With)**- This is an important part of keeping your papers in order and not scattered all over the place! Create a 'To Be Dealt With' file (TBDW). Separate the months of the year with different colour dividers and label them from January to December. When papers and documents arrive, either deal with them straight away or file them in the appropriate month *when they require action*. This removes lots of papers cluttering up your home and workspace and puts you more in control of your admin. You can also go a step further and split the months into separate weeks using more dividers. Your TBDW sessions can be scheduled into your weekly plan—this is when you will take each document out of the file and deal with it. After you've done whatever it is you need to do, it can then be discarded or filed into the appropriate file within your filing system. Depending on how much stuff you have to deal with, you can allow 30 minutes to an hour each week for your TBDW session.

You can have a TBDW file for business and a separate personal one if you prefer, or just use a single file for both home and work life.

And last but not least!!

14) **MISCELLANEOUS**- A file for anything else that doesn't quite fit into any of the previous categories.

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