Organize & Store Digital Documents

Living life means an endless stream of documents from banking, taxes, legal, medical, receipts, and much more. We need them securely stored so you can find what you're looking for easily and without stress. Digital storage can make your life easier, but you need to have a plan and put in a little effort to make it work. Don't be a document hoarder who can't find anything when they need it and wastes a ton of time searching for your documents. Taking time now to organize will pay back a hundred fold down the road.

Where to Store?

I recommend the system of record for all digital documents be in the cloud. Backups should be on laptops, desktops, and external drives. The cloud allows access anytime, from anywhere, on any device. Most cloud storage provides versioning and backup automatically. A fast Internet provides access to your files almost as if they were stored locally. Below are the three most popular cloud services:
- Microsoft OneDrive - 5 GB free. If you are subscribing to Microsoft 365 Office you get 1 TB.
- Apple iCloud - Apple users get 5 GB for free then pay $0.99 a month for 50 GB.
- Google Drive - Google users get 15 GB for free then pay $1.99 a month for 100 GB.
- Dropbox -10 GB for free then $10 a month for 2 TB..
- For family photos use a site like Amazon Photo, Google Photo, Adobe, and others. For videos use YouTube.

Tips:
- If the software you use to edit or view a document does not directly allow access to cloud files you can use the "Sync" services to move files between your device and the cloud. Do a Google search to make sure Syncing is set up for whatever cloud service you use (Microsoft OneDrive, Apple iCloud, Google Drive).
- The most secure way of storing your most important non-digital documents or digital backups at home is in a home safe that is fireproof, flood-resistant, and rodent proof. Prices start at $20 for a small safe.
- Backup, Backup, and Backup. (3-2-1) Always have at least 3 backups on 2 different devices with 1 being in a different location. See the previous presentation on "Backup". For Google cloud backup use Google Takeout: https://takeout.google.com/
- Use a website like "Cake – Free End-of-life Planning": https://www.joincake.com/ to store Legal documents. See the previous presentation on "Legal Software & Sites".

Set Up a Filing System

Set up a folder/directory system for organizing your documents similar to a file cabinet. The old days where you could store them on your desktop or wherever, do not work when we all have 100s or 1000s of files on multiple devices and directories.

Names for high level folders should be clear and easy to understand. Use these same names to organize your browser bookmarks, email folders, and notes inside OneNote.
- _To Do - Documents you are currently working on.
- Auto - By Car - Maintenance, Insurance, Titles, Registrations.
- Home - Maintenance, Insurance, Home Inventory, Trees & plants, Permits, Plans.
- Finance - Credit cards, Banks, Loans, Investments, 401k, IRA, Roth.
- Manual - Downloaded PDFs, Photo of box with model/SN, Warranties.
- Medical - By Family Member - Dr Bills, Prescriptions, Dentist, Insurance, HSA, HRA.
- Promotion - Coupons, Deals.
- Public - Documents shared with other friends and family. Don't share any other directory or documents unless you limit to a few email accounts..
- Receipt - Amazon, eBay, Credit purchase. Just large purchases over $100.
- Tax - By Year (2023, 2022, 2021) - Real Estate, Federal, State, 1099s, W2s, Payroll stubs.
- Travel - Vacation Plans, Airlines, Hotel, Car Rental.
- Vital - Birth, Marriage, Death certificates, Will, DPOA, POA, Living Will, Social security card, Drivers License, Passport, Transcripts, Diplomas.
- Photos and videos should be stored in a photo site
- Possible other names - ZZ Other, Work, Newsletters, Friend Name, Event Name, and Project/Club/Group.

Tips:
- If a document fits in more than one directory, make a placeholder document or link in the other directory that points to where the system of record document is.
- Put no more than 50-100 documents in a directory, create sub-directories to split them up.

- Use "_…" or "00…" to get a directory to sort at the top. Use "z …" to keep it at the bottom. You can prefix with a "01 - …", "02 - …", "03 - …", etc. to force a sequence like stages of a project.
- Security and sharing - Use a Public directory to allow access to anyone and easily share a file. Limit other access only to a few select accounts like an Executor or family member

Gather Your Important Documents

My definition of a "Document": A piece of written, printed, or digital content that provides information or evidence or that serves as an official record.

Today any document can be easily converted to a digital document. The first step is the hardest and the most important, get or find your documents. Take inventory of all your devices and where documents are currently stored locally or in the cloud. "A journey of a thousand miles begins with a single step." Start with your existing digital documents and go device by device, directory by directory, and platform by platform. After working on the digital documents move to paper documents that you may have in file cabinets, folders, safes, and boxes.

1. Take a hard look at each document to see if you really need to keep it or can delete it.
   a. Delete documents that are available on sites like a bank statement, credit card statement, Amazon receipt, and many others. Create a placeholder document that references where to find the online version if you have trouble remembering where it is located.
   b. Only keep the latest version of a document. Multiple versions cause confusion and waste a ton of your time. A few documents, like taxes, may require separate documents for each year and should be saved with a date included in the name.
   c. Delete old or expired documents for items or services you no longer have. If you are afraid to delete documents, first move to an archive directory and then delete items after 90 days of not using or needing.
2. Make digital copies of physical documents.
   a. Scan textual documents into a .PDF file using the scanner on most printers. An app like Adobe Scan could be used to create a PDF if you are not near a printer.
   b. Scan graphic documents into a .JPG file using your printer. If the document is too big for your printer or you are not near it, use a smartphone camera and an app like Google PhotoScan.
   c. Decide if you need to keep the non digital document once it is digitized.
3. Assign a meaningful name that you and other people will know instantly without having to open it up and look at its contents. Include a date either at the start or end of the name for some documents like taxes or photos where it is important to know the date. When moving files between file systems and the cloud you may lose the original digital date it was created. Use a 4 digit year, "-", two digit month, "-", two digit day. Example: 2023-04-19.
4. Move the document to the correct directory right away and delete the old versions.

Other Tips

- Use "_…" or "00…" before the name to get a document to sort at the top. Use "z …" to keep it at the bottom. You can prefix with a "01 - …", "02 - …", "03 - …", etc. to force a sequence like stages of a project.
- Include keywords in your file names. Your future self (or anyone else looking) can easily search for a document.
- Download documents like Facebook photos from friends that you want to keep.
- Create an index or table of content documents with info and links. A spreadsheet works best. Name it "_Index" so it sorts to the top of the file list.
- Delete old, unused,and obsolete documents. Review at least once a year and do a spring cleaning.
- Organizing your documents could take an afternoon or a week, depending on how many devices, folders and files you have to sift through. Do it in sprints. Focus on one category of files at a time, like health documents or finance.
- Some sites let you dictate how your online account will be handled after your death. Check in the website's account settings or account security menu. Example: Facebook's "Legacy Contact" or Google's "Inactive Account Manager".
- Create a list of your digital assets and social media accounts and passwords. Use a Password Manager.
- Most books, music, and movies you rent are licensed and not sold, so they can not be transferred when someone dies or need to be backed up.
- Do not create hassles for your executor by not listing or providing accounts and passwords. Use a Password Manager and let your executor know where to find your documents.

Additional Links and Information

Carondelet Tech Help Resources: https://carondeletvillage.org/tech-help-resources/
Questions or comments can be sent to: TCKreuzer@gmail.com