

REAL SIMPLE

local vendors

Bakery:.....
Caterer:.....
Dry cleaner:.....
Electrician:.....
Florist:.....
Hairstylist:.....
Home-alarm company:.....
Manicurist:.....
Mechanic:.....
Plumber:.....
Other:.....
Other:.....
Other:.....
Other:.....
Other:.....

free-time ideas

Books to read:
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DVDs to rent:
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CDs to buy:
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Movies to go to:
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Restaurants to try:
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take-out favorites

Cuisine:.....
Restaurant:.....
Phone number:.....
Favorite dishes:.....
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Cuisine:.....
Restaurant:.....
Phone number:.....
Favorite dishes:.....
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save it or shred it?

Keep for one month

- Credit-card receipts.
- Sales receipts for minor purchases.
- Withdrawal and deposit slips. Toss after you've checked them against your monthly bank statement.

Keep for 1 year

- Paycheck stubs.
- Monthly bank, credit-card, brokerage, mutual-fund, and retirement account statements.

Keep for 6 years

- W-2s, 1099s, and the other guts of your tax returns.
- Year end credit-card statements, brokerage and mutual-fund summaries.

Keep indefinitely

- Tax returns
- Receipts for major purchases
- Real estate and residence records.
- Wills and trusts.

Keep in a safe-deposit box

- Birth and death certificates.
- Marriage licenses.
- Insurance policies.