

Shredding Advice



To Shred or Not to Shred? That is the question.

The answer is... **YES. Just do it.** Shredding is a minor inconvenience compared to identity theft.

General Tips:

<p>Buy a good shredder</p>	<p>One with a strong engine, safety features, quiet motor, and an easy pull-out bin.</p> <p>Find out the # of sheets it takes at a time, and how long it can operate before overheating.</p> <p>Get one that "cross cuts," and use shredder lubricant sheets to prolong its life.</p>
<p>Familiarize yourself with what you need to save</p>	<p>See the document entitled "Records Retention - Papers to Save" on my website's Advice page</p>
<p>Place the shredder near where you sort your mail</p>	<p>Immediately shred unwanted mail, rather than letting it pile up.</p>
<p>If you have a large backlog of paper that needs shredding</p>	<p>Consider having a service come to your home/office to shred it - or -</p> <p>Find places for drop-off : e.g. some UPS and Office Max stores, and shredding companies - some even sponsor "shred-athons" to help non-profits.</p>
<p>For information about what businesses need to shred, and to locate shredding companies, consult these websites</p>	<p>www.naidonline.org, www.ddcamerica.org</p> <p>www.docshreddingcorp.com,</p> <p>www.shred-It.com</p>
<p>Can shredded paper be recycled?</p>	<p>Consult your DPW. In Newton, MA you can. (they ask that you put it first in a paper bag & staple.)</p>

Karen G. Kramer - Space to Breathe
Professional Organizing Services for Your Home and Office

What to Shred:

<p>Shred all financial and tax documents (unless you need to save them for tax back-up or other reasons, or course)</p>	<p>Bank statements, ATM receipts, unused checks from closed accounts, courtesy checks from banks.</p> <p>Credit card statements, pre-approved credit card applications, expired credit cards, credit reports</p> <p>Tax records no longer needed, pay stubs, bills, loan applications/agreements, investment statements, stock and bond information, receipts</p>
<p>Shred personally identifying information</p>	<p>Signatures, birthdates, PINs, passwords, mother's maiden name, cell phone numbers, SS#s, driver's license #</p> <p>Applications with identifiers, expired passports and identification cards, birth certificate copies, insurance documents, property transactions</p> <p>School and employment records, resumes, account information and policies, even if expired</p> <p>Medical and dental papers: bills, records, EOBs</p>
<p>Shred other confidential material</p>	<p>Client information, legal information, directories, and anything you deem confidential.</p>
<p>Shred parts of junk mail, catalogs, and magazines, and pay attention to bar codes</p>	<p>Junk mail often has computer bar codes that contain personal information. Criminals read them with scanners. Shred bar codes and any identifiers from junk mail, including return envelopes.</p> <p>Shred the back pages of catalogs and any personalized order forms. Customer numbers have order history info attached to them.</p> <p>Shred address labels from magazines.</p>
<p>Should you shred everything that has your name, address, e-mail and phone number on it?</p>	<p>Experts disagree - so to be safe, you might as well.</p>
<p>When in doubt.....</p>	<p>Just shred!</p>

Print this out and put it near where you sort your mail (until shredding is a habit.)