

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, spend a little more money. (I have seen so many broken shredders.)</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 - find places for drop-off: e.g. some UPS, Office Depot/Office Max stores, Mail Boxes, etc., Staples, and shredding companies - some even sponsor "shred-athons/shredding events" to help non-profits.</p>
<p>For information about what businesses need to shred</p>	<p>www.naidonline.org, www.shred-It.com</p>
<p>Can shredded paper be recycled?</p>	<p>Consult your town hall or DPW. Some towns ask that you put shredded paper in a paper bag & staple it. Due to recent changes in recycling in the US, my city no longer accepts shredded paper for recycling.</p>

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

What to Shred:

BEFORE SHREDDING, MAKE SURE YOU HAVE FIGURED OUT WHICH PAPERS YOU NEED TO SAVE for tax purposes, to document home improvements, for legal or other reasons, and for how long. You can find some generic advice about which papers to save and which to toss in my document entitled "Records Retention – Papers To Save" on my website's Advice page – including those papers to keep forever.

It is always very important, however, to check with your accountant and/or lawyer before throwing out any legal or financial paperwork, or when you have any questions or doubts. These professionals can advise you about your own particular tax situation.

<p>After you have figured out which papers you need to save for tax purposes, to document home improvements, legal or other reasons, and for how long (see above), you can shred other financial and tax documents.</p> <p>Some monthly statements you can save until you get a year-end report.</p>	<p>When no longer needed:</p> <p>Bank statements, ATM receipts, tax back-up, credit card statements, pay stubs, bills, investment statements, utility bills, used airline tickets. Also, unused checks from closed accounts, courtesy checks from banks, pre-approved credit card applications, expired credit cards, old credit reports, loan applications, and 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, old resumes, expired account information, free name/address labels, extra birth announcements and funeral pamphlets.</p> <p>Medical/dental bills/EOB's, prescription info/paperwork, unwanted medical reports.</p>
<p>Shred other confidential material (that you don't need to professionally or legally keep any longer).</p>	<p>Client information, directories, and anything you deem confidential.</p>
<p>Shred parts of junk mail, catalogs, and magazines, and pay attention to bar codes (which often contain personal information. Criminals read the bar codes with scanners.)</p>	<p>Shred bar codes and any identifiers from junk mail and magazines (including the back pages of catalogs, personalized order forms, & magazine address labels.) Customer #s have order history info attached to them.</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 could do that.</p>
<p>When in doubt.....</p>	<p>Don't recycle, just shred!</p>