

Household papers management

12 topics that will bring order into our life and even save some money

For each topic – a folder. For each subject – divider.

It is recommended to add "others" divider for each folder to keep all other stuff. It is also recommended to add a first page for each folder with the internet passwords for the relevant websites.

Topic (Folder)	Subject (Divider)
1. Bills	Arnona • Water • Electricity • Gas • Vaad Bait • Cell phone • Telephone • Internet • Road 6 • Newspapers and magazines • TV Cables • Library membership • Gym membership • Theater membership • etc.
2. Banks, credit cards and loans	Bank statements • Credit cards statements • Check book vouchers • Loans statements
3. Savings and investments	Bank savings • Children savings • Hishtalmuf funds • Kupot gemel • Investments <i>Add a summary table including the saving account number</i>
4. Insurance Insurance policies and latest periodic reports	Apartment insurance • Mortgage Insurance • Life insurance • pension fund • Inability to work • Health insurance – kupat holim, private insurance <i>Add a summary table including the policy number and the beneficiary name</i>
5. Work & Career	Monthly salaries • 106 forms • employment contracts • Promotion letters • CVs
6. Property and Mortgage	Contracts (rent, house purchase, house sell) • Land registry (tabu) • Mortgage • receipts for home repairs
7. Taxes <i>By years</i>	Income tax (tax coordination, Financial statements) • Social security (house workers payments, Maternity, Grants, Allowences)
8. Children <i>For each kid</i>	Childecare agreements • Receipts • Classes and courses • Certificates
9. Equipment & Appliances <i>Warrenty and manuals</i>	Refrigerator • Wasing machine • Clothes dryer • Dishwasher • Air Conditioner(s) • Computer(s) • etc.
10. Car(s)	Buying/Sell agreement • Car license copy • Car insurance(S) policies • Car book / repairs recips • Fines and parking tickets • Car accidents documentation (heaven forbid...)
11. Important documents	Birth certificates • ID copies • Passports • Graduation certificates (school, university, courses) • Prenup agreement • Will
12. Health <i>For each family member</i>	Important Diagnostics and checkups • Vaccination journal