

LIFE PERKS CLUB · FREE MINI GUIDE

The 10-Minute Paperwork Reset

One pile at a time, one place for what matters.



FIND WHAT YOU NEED

Contents

START YOUR PAPERWORK RESET

Quick Route: Start with the Paperwork Reset Companion App	3
Important Note About Paperwork Rules and Safety	5
Why Paper Piles Up	8

THE PAPERWORK RESET METHOD

The 4 Piles of a Paperwork Reset	11
The 10-Minute Paperwork Reset: Order of Steps	17
Paperwork Reset: Important Papers in One Place	23

YOUR ROUTINE AT HOME

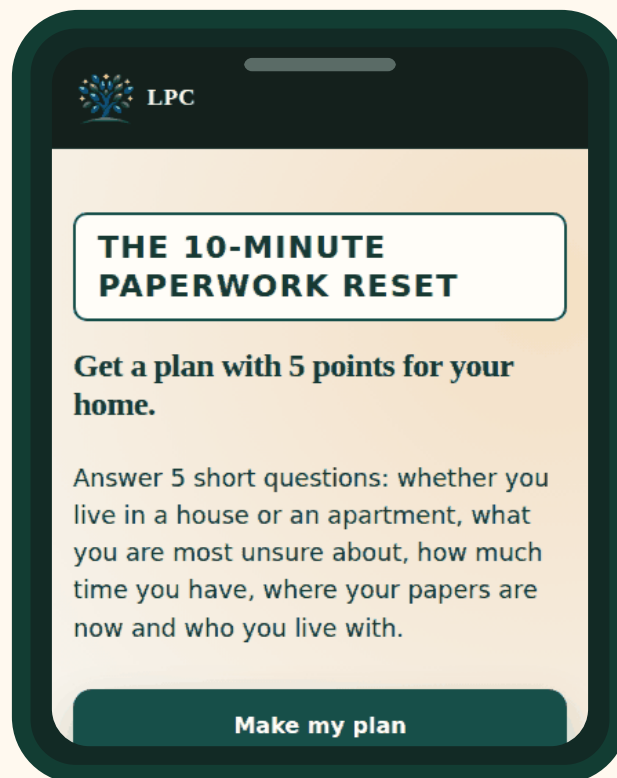
Paperwork Reset: Mail and Incoming Paper	20
Paperwork Reset: Papers to Ask a Professional About	32
Paperwork Reset Day: A One-Page Plan	41

YOUR PAPERWORK RESET PLAN AND THE APP

The Paperwork Reset Companion App	53
Final Checklist: The 10-Minute Paperwork Reset	56
Sources Used for Paperwork Reset Guidance	59

[START HERE](#)

Quick Route: Start with the Paperwork Reset Companion App



If you look at a pile of paper on the table and do not know where to start, the Paperwork Reset Companion App can help you start now.

CONTINUED

You answer 5 questions about your home, and the app gives you a plan with 5 points: sort one pile, choose one place for the papers that matter, make one folder for each topic, take copies or photos and pick a check day.

Save favorites and add personal notes, so your app is tailored to your preferences.

You can create 2 complete personalized plans free.

Read the Important Note About Paperwork Rules and Safety first. Then use the app for a plan, or keep reading and learn the method at your own pace.

Open the Paperwork Reset Companion App

<https://paperwork.lifeperksclub.com>

A GENTLE NOTE

Important Note About Paperwork Rules and Safety



This guide gives everyday ideas for sorting a pile of paper and choosing one place for the papers that matter. It is general information. It is not legal, tax, financial or insurance advice.

CONTINUED

It does not tell you how long to keep any paper. It does not tell you what you may or may not throw away. It gives no rules for any state, city or office. For questions like these, ask an accountant, a lawyer, your insurance company or an official office.

The 10-minute frame, the 4 piles, the order of steps, the one place and the check day are this guide's own ideas. They are a way to make a small start. They do not come from an official source.

The guide leans on one page from Ready.gov, which is run by FEMA. Whenever the guide says what that page says, it says "according to Ready.gov (FEMA)". Everything else is the guide's own suggestion, and it says so.

CONTINUED

This guide and the companion app never ask you for a Social Security number, an account number, a passport number or a password. Please do not type those into either one, and do not write them in your notes.

If you are not sure about a paper, put it in the "ask" pile and ask a professional or an official office. If a box is heavy, ask someone to help you lift it.

You never have to do a step that feels like too much. If a step does not fit your home, skip it and go on to another one.

[START HERE](#)

Why Paper Piles Up



Most people do not plan a pile of paper. It grows by itself. A letter comes in, you put it down for later, and later does not come.

Paper is hard because each sheet asks a different question. Is this important? Do I need to answer it?

CONTINUED

Where does it belong? Those questions take thought, and thought is what we do not have on a busy day.

So the pile waits. A small pile is easy to ignore. A big pile is hard to face. Both are normal, and neither is a character flaw.

Another reason is that many papers have no clear home. A form from the doctor, a letter from a school and a contract for the home all land on the same table.

CONTINUED

This guide does not make the paper go away. It does something smaller. It shows you how to sort one pile into 4 groups, how to choose one place for the papers that matter and how to come back to it.

You do not need to be organized. You need a table, a few folders or envelopes, a pen and about 10 minutes.

The 10 minutes is a starting frame, not a promise that every paper will be handled in 10 minutes. It means that one short sitting is enough to know what comes next.

THE 4 PILES OF A PAPERWORK

The 4 Piles of a Paperwork Reset



A paperwork reset uses 4 piles. The piles are the guide's own idea. They are not an official system, and you can rename them.

1. Everyday. Mail and papers that are part of daily life and that you already know how to handle.

CONTINUED

2. Matters. Papers that you want to be able to find later. You will give these one place in a later section.

3. Ask. Papers you do not understand or are not sure about. These wait for a question to a professional or an official office.

4. Not now. Papers that you cannot decide about today. They go in one box with a date on it.

Notice what is missing. There is no pile called "throw away". This guide gives no rules about what

CONTINUED

you may throw away. Paper you already know you do not need, such as advertising or an empty envelope, does not need a pile. Set it aside; what you do with it is your own call. If you are unsure, it goes in "Ask" or "Not now".

Four piles are enough. More piles make the job feel bigger. If a paper fits two piles, pick the one that gets you to the next step.

Lay the piles out on a table or on the floor. Use sticky notes or sheets of paper as labels. Write the name of the pile on each one.

You can sort just one pile of paper today. The other piles can wait.

THE METHOD

Your 10-Minute Paperwork Reset Task Dump



A task dump means writing down every paper question you have, without sorting them. Set a timer for 10 minutes. This frame is the guide's own.

Take a piece of paper, or open the notes on your phone. Write one line for each question. Do not

CONTINUED

put them in order. Do not worry about whether a question is silly.

If you get stuck, look at the place where paper gathers in your home. It may be the kitchen table, a desk, a drawer, a bag by the door or the car. Write one line for each place.

You can also think about the kinds of paper you get. Mail, school papers, forms from the doctor, papers about the home, receipts and manuals are all examples. Write down the kind of paper that worries you most.

CONTINUED

Write who you could ask, too. A line that says "ask my accountant", "ask the office" or "ask my partner" is a complete line.

Do not write numbers from any paper in your notes. No account numbers, no Social Security numbers, no passport numbers and no passwords. Write the kind of paper, not the number.

When the timer rings, stop. You do not have to finish the list. A half list is still better than a list in your head.

Keep the page. You will use it in the next sections.

THE METHOD

The 10-Minute Paperwork Reset: Order of Steps



ONE PILE AT A TIME - ONE PLACE FOR WHAT MATTERS - 10 MINUTES

Here is the order this guide suggests. It is the guide's own order. It is not from an official source, and you can change it to fit your home.

CONTINUED

1. **Sort one pile first.** Pick the smallest pile and sort it into the 4 piles.
2. **Choose one place second.** Pick one place for the papers that matter.
3. **Make one folder for each topic third.** Keep the folders in that place. Plain names, for example Home, Car and School, are enough.
4. **Take copies or photos fourth.** Make a second copy of what matters.

CONTINUED

5. **Pick a check day last.** Choose a day to look again.

You do not need to finish one step before you start the next one. But if you are not sure where to start, start at the top.

Take your task dump and look at it again. Next to each line, write the number of the step it belongs to. Then pick one line from step 1 or step 2 and do it today.

If a question cannot be answered by you, write "ask" next to it.

The next sections go through the steps one by one.

PAPERWORK RESET

Paperwork Reset: Mail and Incoming Paper



Mail is where most piles begin. This section is the guide's own method. It is not from an official source.

The idea is simple. Give new paper one landing place, and look at it on a set day.

CONTINUED

Choose one spot near the door. It can be a tray, a basket or a flat box. All new mail goes there, and nowhere else.

Pick a short time to look at it. Two or three days a week is enough for many people. Write the days on your calendar. Name it "Mail Look".

When you look, hold each paper and ask one question. Which pile does this belong to? Everyday, Matters, Ask or Not now.

You do not have to open or answer everything at once. Put the paper in a pile and go on.

CONTINUED

If a paper asks for something with a date, write the date in your notes or on your calendar. Do not rely on memory.

If you share the home, tell the others where the tray is. Ask them to put the mail there too.

If a paper looks like it came from someone you do not know and asks for personal information, do not answer it from the paper. Ask an official office or a trusted person.

Start with one week of mail. That is enough to see how it feels.

PAPERWORK RESET

Paperwork Reset: Important Papers in One Place



Some papers matter more than others. This section tells you what Ready.gov (FEMA) says and gives the guide's own way to keep it simple.

According to Ready.gov (FEMA), you should store important documents, such as insurance policies,

CONTINUED

deeds, property records and other important papers, in a safe place. The page gives a safety deposit box away from your home as an example.

The page is about being prepared for a disaster. This guide does not tell you which papers are important for you. It does not tell you where your papers are safest.

The guide's own idea is to choose one place. It can be a drawer, a box or a folder. This is a place for finding your papers, not the safe place away from home that Ready.gov describes. Whether you also want a place away from home is your own choice.

CONTINUED

The place should be easy for you to reach and easy to remember. Anyone in your home who needs to know should know where it is.

Write the place on a card. For example: "Papers that matter: the blue box in the hall closet." Put the card where you will see it.

Take the "Matters" pile and put it in the place. Do not worry about order yet. The next sections add folders and copies.

If you are not sure whether a paper belongs here, put it in "Ask". A professional or an official office can answer that question.

Do not write numbers from the papers on the card. Write only the place.

PAPERWORK RESET

Paperwork Reset: Copies and Photos of Papers



A second copy can help when the first one is hard to find. This section tells you what Ready.gov (FEMA) says and gives the guide's own way to keep it simple.

CONTINUED

According to Ready.gov (FEMA), you should make copies of important documents for your disaster supplies kit. The same page says to take photos or a video of the inside and outside of your home and to include your belongings.

The page is about disaster preparation. This guide does not tell you which papers to copy, and it gives no advice about how to store copies safely.

The guide's own idea is to keep it small. Pick one paper from your "Matters" pile. Make one copy or take one photo. Put the copy in a different place from the original.

If you take photos with a phone, give them a name you will remember. Keep the photos in one album. Do not share them with anyone you do not know.

CONTINUED

If a paper has numbers that are private, think before you copy it. This guide does not tell you what is safe. Ask the office that gave you the paper, or a professional.

For step 4, pick a paper without private numbers first, such as a letter or a notice. Papers with private numbers can wait until you have asked.

Do one paper today. Do another next week. A short list that you come back to is better than a long list that you drop.

Write on your sheet which papers have a copy. This is your own list, and it should not hold any numbers.

PAPERWORK RESET

Paperwork Reset: Receipts and Everyday Paper



Receipts, manuals, school notes and flyers are everyday paper. This section is the guide's own method. It is not from an official source.

Everyday paper is the pile that grows fastest. It is also the pile where small habits help most.

CONTINUED

Use one small box or one envelope for receipts. When you get a receipt, put it there. Do not sort it on the spot.

Use one folder for manuals and warranty papers. When you buy something that comes with them, put them in the folder.

Use one place for school notes and forms. A clipboard on the wall works for many families.

Once a month, look at the box for 10 minutes. Ask: do I need this paper for something I am working on? If the answer is yes, keep it. If you are not sure, put it in "Ask" or "Not now".

CONTINUED

This guide does not tell you how long to keep any receipt or any other paper. It does not tell you what you may throw away. If you want to know, ask an accountant or an official office.

If you decide that a paper is not needed, how you get rid of it is up to you. For rules about shredding or recycling paper, ask your local program or your town.

Do not make the system fancy. A box, an envelope and a folder are enough.

PAPERWORK RESET

Paperwork Reset: Papers to Ask a Professional About



Some papers raise questions that this guide cannot answer. This section is the guide's own method for handling them. It is not advice.

CONTINUED

You may have a paper about taxes, insurance, a contract, a loan, a will or the home. You may not understand it. That is normal.

Put the paper in your "Ask" pile. Do not try to decide what it means.

Then write the question on a sticky note. Make it short: "What does this paper mean?" or "What do I need to do with this?" Add the name of the person or office you will ask.

Who to ask depends on the paper. For tax questions, ask an accountant. For legal questions,

CONTINUED

ask a lawyer. For insurance questions, ask your insurance company. For a letter from an official office, ask that office.

This guide does not tell you which one fits your paper, and it does not tell you what to do. It only helps you get the paper ready for the question.

Before you call, have the paper and your sticky note in front of you. Write down what they say. Do not read private numbers aloud to anyone you did not call yourself.

If you cannot ask today, set a date on your calendar. Name it "Ask". Then stop for the day.

PAPERWORK RESET WITH KIDS,

Paperwork Reset With Kids, Pets or a Partner



A paperwork reset is easier when everyone knows what is happening. This section is the guide's own set of ideas, and it only covers small, practical things.

CONTINUED

With kids. Give them one tray for their own papers, such as school notes and drawings. Ask them to put papers there instead of on the table. Do not ask a child to sort papers that matter.

With pets. Keep papers off the floor and out of reach. A tray on a shelf is harder for a pet to reach than a pile on a chair. If you have a pet that chews, put the "Matters" box where it cannot reach.

With a partner. Agree on one place for the papers that matter. Say it out loud. Write it on a card. Ask where they keep their own papers and respect the answer.

CONTINUED

With a roommate. Keep your papers in your own box. Keep shared papers, such as a lease, in a place that you both know about.

If someone does not want to take part, do not argue. Do your own pile. Show them the place and leave it there.

Papers can hold private things. Ask others before you look at their papers. Do not read papers that are not yours.

Choose one small job for each person. A short job done together is better than a long job done alone.

STEP BY STEP

The Night Before Your Paperwork Reset



The night before is easier when the list is short and the tools are close. This section is the guide's own plan. It only takes a few minutes.

Look at your calendar and choose a 10-minute slot for tomorrow. Write it down.

CONTINUED

Clear a small table. You only need space for 4 piles.

Put out 4 sheets of paper or sticky notes. Write the name of a pile on each: Everyday, Matters, Ask and Not now.

Put a pen, a timer and your task dump next to them. If you have a box or an envelope for the "Not now" pile, put it there too.

Pick the smallest pile of paper that you have. Put it at the edge of the table.

CONTINUED

Decide where the papers that matter will go. Look at the drawer, box or shelf. Is there room?

If you want, use the app tonight to make a plan. Then you will wake up with a list.

Do not look through the papers tonight. You do not need to do more than this. A small start tonight makes tomorrow lighter.

Then go to bed. The reset can wait for tomorrow.

STEP BY STEP

Paperwork Reset Day: A One-Page Plan



A paperwork reset is easier with a one-page plan. The plan is the guide's own. Write it on a single sheet and keep it where you can reach it.

At the top. Write the date and the time you will start and stop.

CONTINUED

Step 1: Sort one pile (about 4 minutes). Take the smallest pile. Put each paper in Everyday, Matters, Ask or Not now.

Step 2: Choose one place (about 2 minutes). Put the "Matters" papers in the place you chose. Write the place on a card.

Step 3: Make one folder for each topic (about 2 minutes). Name two or three folders. Use plain names that you will understand, for example Home, Car and School.

Step 4: Take a copy or a photo (about 1 minute). Pick one paper from "Matters" without private numbers. Copy it or take a photo. Keep the copy in a different place.

CONTINUED**Step 5: Pick a check day (about 1 minute).**

Choose a day to look again. Put it on your calendar.

The times are only a rough guide. The frame is the guide's own.

At the bottom. Write 3 lines: what I did today, what I will ask a professional and what I will look at next week.

When the time is up, stop. Do not start a new pile.

Put the page where you can see it. Tell someone what you did. Say one sentence. That is the end of the day.

THE METHOD

After a Paperwork Reset: Your First 10 Minutes



When you finish the reset, you do not have to be done with everything. This section gives you a short start. The 10-minute frame is the guide's own.

CONTINUED

Look at your 4 piles. You may see papers that are ready, papers that say "ask" and papers that say "not now".

Take the first 3 minutes to look at the "Ask" pile. Pick one paper. Write down who you will ask and how.

Take the next 3 minutes to send one message or make one call, if you can. Keep it short and calm. Say that you have a paper and a question.

Take the next 2 minutes to look at the "Not now" box. Write a date on it. This is the day you will look again.

CONTINUED

Take the last 2 minutes to put the card with the place on it where you can see it. A magnet on the fridge, a note on the desk or a photo on your phone all work.

Do not try to do all of it today. A short list that you come back to is better than a long list that you drop.

Write the date of your check day on your calendar. Name it clearly: "Paperwork Check".

Then stop for the day.

PAPERWORK ITEMS THAT GET

Paperwork Items That Get Forgotten



Some paper tasks are easy to forget. This list is the guide's own set of reminders. It is not official, and some may not apply to you.

- The letter that you set aside to answer later.

CONTINUED

- The form with a date on it.
- The paper in the bag that you did not unpack.
- The paper in the car.
- The papers in the drawer you never open.
- The papers on a second desk or a shelf.
- The manual for something you bought last year.
- The school note at the bottom of a backpack.
- The papers for the home, such as the ones from the move.

CONTINUED

- The place where you decided to keep the papers that matter.

If you see an item here that you have not thought about, do not feel bad. These are the papers that most people wonder about.

Pick one from the list. Add it to your sheet. Look at it, and put it in a pile.

You can also make your own list of forgotten papers. Each home has its own.

If you use the app, your answers to 5 short questions shape the plan.

Do not try to remember everything. Write things down. Your sheet is smarter than your memory.

WHERE TO START

When Your Paperwork Reset Falls Apart



Plans change. A busy week arrives. The pile grows and you have no time. This section is for those days. The ideas are the guide's own.

You ran out of time. Stop. Write down where you stopped. Do the rest in another 10 minutes.

CONTINUED

You could not decide about a paper. Put it in "Not now". Add a date to the box. Go on.

You do not understand a paper. Put it in "Ask". Write the question on a sticky note. Ask when you can.

The pile is a mess again. Do not try to fix all of it today. Start with one small pile and one rule.

You cannot find the place you chose. Choose another one. Write it on a new card. Tell the people in your home.

CONTINUED

Someone in your home does not follow the plan. Do not argue. Show them the card. Ask again next week.

You moved. Your papers may have changed. Start again from step 1.

You do not feel like it. Do one thing: look at your card. Then stop. A small start counts.

You do not have to do a perfect reset. A short, calm look at your papers is worth more than a perfect plan that you never use.

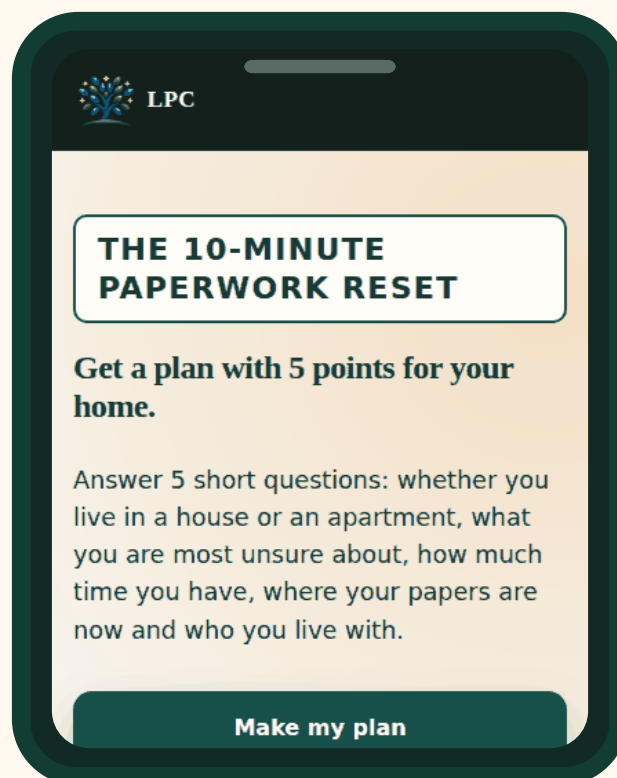
When you are ready, start again. Open your list. Pick the first step.

OPTIONAL COMPANION APP

The Paperwork Reset Companion App

This guide explains the method. The Paperwork Reset Companion App turns it into a plan for your home.

You answer 5 questions: whether you live in a house or an apartment, what you are most unsure



CONTINUED

about, how much time you have, where your papers are now and who you live with.

The app gives you a plan with 5 points: sort one pile, choose one place for the papers that matter, make one folder for each topic, take copies or photos and pick a check day.

The app gives no rules, no deadlines and no advice about any paper.

Save favorites and add personal notes, so your app is tailored to your preferences.

CONTINUED

You can add a note that says where your papers are.

You can create 2 complete personalized plans free. After that, a one-time unlock of \$9 keeps it yours. There is no subscription and no renewal.

The app never asks for a Social Security number, an account number, a passport number or a password.

Open the Paperwork Reset Companion App

<https://paperwork.lifeperksclub.com>

FINAL CHECKLIST

Final Checklist: The 10-Minute Paperwork Reset



☐ I wrote down my paper questions in a 10-minute task dump.

☐ I picked one small pile and sorted it into 4 piles: Everyday, Matters, Ask and Not now.

CONTINUED

☐ I chose one place for the papers that matter and wrote it on a card.

☐ I made one folder for each topic, with plain names.

☐ I made one copy or took one photo of a paper that matters, and kept it in a different place.

☐ I put one question on a sticky note for an accountant, a lawyer, my insurance company or an official office.

CONTINUED

☐ I wrote the date of my check day on my calendar.

☐ I did not write any private numbers in my notes.

☐ I know that this guide gives no legal, tax, financial or insurance advice, and that a professional or an official office has the final word.

The phrase paperwork reset means one short sitting in which you sort one pile and decide one place for the papers that matter, so you can find them when you need them.

SOURCES

Sources Used for Paperwork Reset Guidance

The statements about important papers and copies come from one U.S. government page. It was opened on October 7, 2026. Check the official page for the latest wording.

The page is about being ready for a disaster. This guide uses it only for three ideas: store important papers in a safe place, make copies for your supplies kit and take photos or a video of your home and belongings. The guide does not say which papers matter or how long to keep them.

The 4 piles, the mail tray, the one place, the folders, the 10-minute task dump, the night before, the day

CONTINUED

and the first minutes after the reset are our own suggestions. They are not official guidance.

This guide gives no legal, tax, financial or insurance advice, no deadlines for keeping any paper and no rules about what you may throw away. For those questions, ask an accountant, a lawyer, your insurance company or an official office.

- Ready.gov (FEMA), Financial Preparedness: storing important documents in a safe place, making copies for a supplies kit and photographing your home and belongings.
<https://www.ready.gov/financial-preparedness>

JOIN THE EMAIL LIST**Get the next useful solution first.**

New Mini Guides, Companion Apps and practical ideas go to your email list before anywhere else. Occasional, and free. You can unsubscribe at any time.

Sign up here