BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Going Paperless

Scanning with your phone, naming and filing, statements and receipts — explained in plain English, one step at a time

A plain-English guide for every household

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For iPhone, Android, iCloud, Google Drive & OneDrive · facts current November 2026

What's Inside

This is your guide to going paperless: turning the piles of mail, statements, receipts and forms into tidy files on your phone or computer, and deciding what paper to keep, what to shred and what never to toss. Read it in any order and at your own pace. You don't have to scan everything at once, and you don't have to give up paper you'd rather keep. Even one folder of scanned receipts is a win.

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PART 1

Getting Started

What going paperless really means, what it does for you, and a gentle plan that starts with one small pile instead of the whole filing cabinet.

CHAPTER 1

A Note from Bill

Hello, and welcome. If your kitchen counter has a stack of mail you mean to sort, a shoebox of receipts, and a filing cabinet you'd rather not open, this guide is for **you**. And if you're a son, daughter or friend helping someone get their papers in order, it's for you too.

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. I wrote this guide the way I'd explain it at your kitchen table: slowly, in plain English, and without trying to sell you anything. When I use a word like "PDF" or "cloud," I'll stop and explain it right then.

What this guide will do for you

- Show you how to scan a page with the phone you already own — no scanner needed.
- Teach you to sign a form on your phone and send it back without a printer.
- Give you a simple way to name and file things so you can find them years from now.
- Help you choose where to keep your files, and how to back them up.
- Walk you through switching bank, utility, Social Security and Medicare mail to online delivery — if you want to.
- Explain how long to keep records, what to shred, and the papers you should **never** throw away.
- Warn you about the fake "your statement is ready" emails that scammers send.

The big promise: you can't break it by learning

Scanning a page doesn't change the paper. If a scan comes out crooked or blurry, you delete it and try again. Nothing in this guide asks you to throw away an original until you're sure you have a good copy, and Part 7 lists the papers you should keep no matter what. Take your time. Going paperless is a slow, steady habit, not a weekend project.

WHAT THIS DOES FOR YOU

Why this matters

Papers get lost, faded, soaked in a basement leak or burned in a fire. A scanned copy, kept in a safe place online, can be found in seconds from your phone — at the doctor's office, at the bank, or when a family member needs it in an emergency.

I'm only a phone call away

If anything in this guide leaves you unsure, call me at **(330) 200-8042**. There's no such thing as a silly question, especially about money papers, where it's always smarter to ask first.

Let's start with what "going paperless" actually means.

— Bill

CHAPTER 2

What Going Paperless Really Means

"Going paperless" sounds like an all-or-nothing promise. It isn't. It simply means keeping more of your records as computer files instead of sheets of paper, and getting fewer papers in the mail to begin with. You decide how far to go.

The two halves

Half	What you do
Paper you already have	You **scan** it — take a picture with your phone that's cleaned up to look like a photocopy — and save it as a file. Parts 2 through 4 cover this.
Paper that's still coming	You ask the bank, the utilities, Social Security and Medicare to send statements **electronically** instead of by mail. Part 6 covers this.

A few words you'll see

Scan	A clean, flat picture of a page. Phone scanning apps find the edges, straighten the page and make it easy to read.
PDF	The most common kind of document file. It looks the same on every phone and computer, and can hold many pages in one file. Short for *Portable Document Format*.
The cloud	Storage on a company's computers that you reach over the internet — such as **iCloud Drive** (Apple), **Google Drive** or **OneDrive** (Microsoft). Your files are there even if your phone is lost.
E-statement	A statement you read online or as a PDF instead of on paper. Also called paperless or electronic delivery.
Folder	A labeled container for files, just like a manila folder in a drawer.

What going paperless is *not*

- It's not throwing away everything. Some originals — a deed, a title, a will, a Social Security card — must be kept on paper (Chapter 23).
- It's not giving up your mailbox. You can switch one account at a time, and switch back if you don't like it.
- It's not a test of how good you are with computers. If you can take a photo with your phone, you can scan.

WHAT THIS DOES FOR YOU

What this does for you

Less clutter, fewer lost papers, and a simple way to hand a copy of a record to a doctor, an accountant or a family member without a trip to the copy shop.

CHAPTER 3

A Gentle Plan: Start Small

The quickest way to give up on going paperless is to start with the whole filing cabinet. The way that works is to start with what's coming in *this week*, and work backward only when you feel like it.

A four-week starter plan

1. **Week 1:** Pick where your files will live (Chapter 16) and make the main folders (Chapter 13). That's it.
2. **Week 2:** Scan each new piece of mail worth keeping on the day it arrives (Part 2). Practice on a grocery receipt first.
3. **Week 3:** Switch one statement to electronic delivery — maybe your credit card or one utility (Chapter 19).
4. **Week 4:** Set up a backup (Chapter 17), then shred the papers you no longer need (Chapter 24).

A two-tray system for the counter

Put two trays or boxes by the door. Label one **To Scan** and the other **Scanned — Shred Later**. When mail comes in, junk goes straight to recycling or the shredder. Anything worth keeping goes into To Scan. Once it's scanned and you've checked the scan, move it to the second tray. Every month or so, empty that tray into the shredder — except for the originals you're keeping (Chapter 23).

TIP

Ten minutes is plenty

Set aside ten minutes, once or twice a week. A small habit you keep beats a big project you never finish.

GOOD TO KNOW

Old boxes of paper can wait

You don't have to scan the past. Many people scan only what's new, plus a short list of important papers (Chapter 23). Old bank statements, for example, may already be available on the bank's website.

WHAT THIS DOES FOR YOU

What this does for you

A plan that fits in ten minutes keeps the counter clear and the habit going, without a weekend lost to paperwork.

PART 2

Scanning with Your Phone

Your phone is a good scanner. Here's how to scan on an iPhone, on an Android phone, and with the free scanning apps — plus how to get a clear scan every time.

CHAPTER 4

Scanning on an iPhone with the Notes App

Every iPhone has a document scanner built in, tucked inside the **Notes** app — the yellow-and-white notepad icon. It finds the edges of the page, straightens it, and saves a clean copy. No download, no cost.

Scan a page, step by step

1. Open **Notes**. Tap the new-note button (a square with a pencil) to start a fresh note, or open an existing one.
2. Tap the **Attachments** button (a paper clip) or the **camera** button, then tap **Scan Documents**.
3. Lay the page flat on a dark table in good light and hold the phone above it. A yellow box appears around the page.
4. In **Auto** mode the iPhone takes the picture by itself once the page is steady. If it doesn't, tap the round **Shutter** button or press a volume button.
5. If it asks, drag the corner dots to the corners of the page, then tap **Keep Scan**.
6. Scan the next page the same way. When you've scanned every page, tap **Save** (or **Done**).

> TIP
>
> **Flash and color choices**
>
> On the scanning screen you can turn the flash on or off and choose a filter such as color, grayscale or black and white. Black and white usually makes typed letters easiest to read; use color for anything with a colored stamp, photo or signature in blue ink.

Give the note a name

The first line of a note becomes its title. Tap above the scan and type a name like **2026-11-04 Ohio Edison bill**. Chapter 12 explains why the date goes first.

Getting the scan out of Notes

Notes is a fine place to start, but for long-term filing you'll want the scan as a PDF in your folders (Chapter 13). Tap the scan inside the note, then tap the **Share** button (a square with an arrow pointing up) and choose **Save to Files**. Pick a folder and tap **Save**.

GOOD TO KNOW

Notes can be synced, too

If Notes is turned on for iCloud on your iPhone, your notes — scans included — also appear on your iPad, Mac and at iCloud.com. That's handy, but a folder of named PDFs is easier to back up and to share with family.

WHAT THIS DOES FOR YOU

What this does for you

The phone in your pocket becomes a copy machine. A receipt, a prescription list or an insurance card can be saved in under a minute, before it gets lost on the counter.

CHAPTER 5

Scanning Straight into the Files App

If you'd rather skip Notes, the iPhone's **Files** app (a blue folder icon) can scan right into a folder. This is the most direct path to a tidy filing system.

Scan into a folder

1. Open **Files** and tap **Browse** at the bottom.
2. Tap **iCloud Drive** (or another location) and open the folder you want, such as **Medical**.
3. Tap the **More** button (three dots in a circle) at the top, then tap **Scan Documents**.
4. Scan each page as in Chapter 4, then tap **Save**.
5. The scan is saved as a PDF in that folder. Press and hold it, tap **Rename**, and give it a proper name.

The Preview app on newer iPhones

With iOS 26, Apple added a **Preview** app to the iPhone — the same document viewer Mac owners know. It can open PDFs, mark them up and scan new documents. If you see Preview on your phone, it's another good tool for the same job. Notes and Files work just as well, so use whichever you find easier.

TIP

Can't find the app?

Swipe down in the middle of your Home Screen and type **Files**, **Notes** or **Preview** in the search box. The app appears at the top; tap it.

HEADS UP

"On My iPhone" isn't backed up to iCloud Drive

Files shows two main places: **iCloud Drive** and **On My iPhone**. Files saved On My iPhone live only on that phone. For papers that matter, save to iCloud Drive (or Google Drive or OneDrive) so a lost phone doesn't mean lost records.

WHAT THIS DOES FOR YOU

What this does for you

Scanning straight into the right folder means each paper is filed the moment it's scanned — no second step, no pile of unnamed scans to sort later.

CHAPTER 6

Scanning on Android with Google Drive

On an Android phone — Samsung Galaxy, Google Pixel, Motorola and the rest — the easiest scanner is in the **Google Drive** app, which comes on most Android phones and is free on the iPhone too. Scans go straight into your Google Drive, so they're saved online from the start.

Scan a page, step by step

1. Open the **Drive** app (a triangle in green, yellow and blue).
2. Tap the **Camera** or **Scan** button near the bottom right, or tap **New** (the plus sign) and choose **Scan**.
3. Hold the phone over the page. A blue outline shows the edges it found. Take the picture.
4. Use the tools to **crop**, **rotate** or change the **filter** if needed. Tap the plus sign to add another page.
5. Tap **Done** or **Save**. Type a name, choose a folder, and tap **Save**.

TIP

PDF is the right choice

On Android, Drive may let you save as a **PDF** or a **JPG** (a picture). Choose PDF for documents — it keeps several pages together in one file.

TIP

A one-tap Scan button

Google offers a **Drive scan** widget for the Home Screen. Press and hold an empty spot on the Home Screen, tap **Widgets**, find **Drive**, and drag the scan widget into place. Then scanning is one tap away.

GOOD TO KNOW

Samsung's own camera can scan, too

Many Samsung Galaxy phones can recognize a document right in the **Camera** app and offer to scan it when you point at a page. If you see a yellow "scan" button pop up, that's what it is. Google Drive is still the simplest way to get the scan filed online.

WHAT THIS DOES FOR YOU

What this does for you

One app scans, names, files and backs up the page in a single trip. Your records are safe online the moment you tap Save.

CHAPTER 7

Other Scanning Apps: OneDrive, Adobe Scan & Microsoft Lens

You don't need more than one scanner. But if your family already uses Microsoft or Adobe, these apps do the same job well.

Microsoft OneDrive

If you have a Windows computer or Microsoft 365, the free **OneDrive** app (a blue cloud) has a scanner that saves straight to your OneDrive.

1. Open **OneDrive** and tap the **plus** (**Add**) button, then tap **Scan**. Some versions show a **Scan** button right on the main screen.
2. Choose **Document** mode (the other choices are Whiteboard, Business Card and Photo).
3. Tap the white circle to take the picture. Crop or rotate it if needed, and add more pages if you have them.
4. Check the file name and the folder, then tap **Save**. The scan is uploaded as a PDF.

GOOD TO KNOW

OneDrive names scans by date and time

If you don't rename it, OneDrive names the file with the date and time. Change it to a clear name before you save (Chapter 12). OneDrive scans are saved to your OneDrive online, not kept only on the phone, so you need an internet connection to save them.

What happened to Microsoft Lens?

Microsoft Lens (once called Office Lens) was a popular free scanning app. Microsoft **retired** it in early 2026: it was removed from the app stores on February 9, 2026, and it stopped making new scans on March 9, 2026. Microsoft points people to the scanner in the **OneDrive** app instead.

HEADS UP

Still have Lens on your phone?

Old scans may still be inside the Lens app as long as it stays installed. Before you delete it, open each scan you care about and share or save it to Files, Google Drive or OneDrive. Then switch to one of the scanners in this chapter.

Adobe Scan and Adobe Acrobat Reader

Adobe makes a free app called **Adobe Scan** that turns pages into PDFs with **searchable text** — the app reads the words so you can search them later. Its partner, **Adobe Acrobat Reader**, opens PDFs and has a free **Fill & Sign** tool (Chapter 10). Some extras, such as editing a PDF's text, making files smaller and password protection, need a paid Adobe subscription. You don't need those to scan and sign.

SCAM ALERT

Watch out for look-alike scanner apps

App stores are full of "scanner" apps that offer a free trial and then charge a weekly fee — sometimes a large one. Stick with the scanners from Apple, Google, Microsoft or Adobe described here. If an app asks you to start a trial before you can scan a single page, close it and delete it.

WHAT THIS DOES FOR YOU

What this does for you

Knowing which scanners are trustworthy — and that Lens is gone — saves you from hunting through the app store and from paying for something your phone already does.

CHAPTER 8

Getting a Good Scan Every Time

A clear scan is one you can read years from now, and one a bank or doctor's office will accept. A few simple habits make all the difference.

Seven habits for clear scans

1. **Light:** Scan near a window in daytime or under a bright ceiling light. Avoid casting your own shadow on the page — stand so the light is in front of you or to the side.
2. **Background:** Lay a white page on a dark table or a dark place mat. The contrast helps the phone find the edges.
3. **Flat:** Smooth out folds. For a curled receipt, hold the ends down with two coins or a ruler.
4. **Square:** Hold the phone straight above the page, not at an angle.
5. **Steady:** Rest your elbows on the table. Let the app take the picture for you in Auto mode.
6. **Both sides:** If the back has writing — a signed check, an insurance card — scan it as the next page.
7. **Check it:** Zoom in on the saved scan. Can you read the smallest print and every number? If not, scan again.

Many pages in one file

A five-page statement should be **one** PDF with five pages, not five separate files. Keep scanning page after page before you tap Save, and they'll stay together in order.

TIP

Fading receipts

Shiny store receipts (thermal paper) fade over time, sometimes within a year or two. Scan any receipt you'll need for a warranty or return soon after you get it.

GOOD TO KNOW

Have a printer with a scanner?

A home printer that scans can feed a stack of pages and make very clean copies. Our **Home Printers & Scanners** guide covers it. For one or two pages at a time, the phone is usually quicker.

WHAT THIS DOES FOR YOU

What this does for you

A scan you can read the first time means you can safely shred the paper copy (when it's not an original you must keep), and you won't be squinting at a blurry file when you need it most.

PART 3

Signing & Filling Forms

No printer? No problem. How to sign a form on your phone, fill in blanks, send it back, and copy words off a piece of paper.

CHAPTER 9

Signing a Form on Your iPhone

A doctor's office, a contractor or the bank emails you a form to sign. Years ago that meant print, sign, scan and send. On an iPhone, you can sign right on the screen with your fingertip.

Sign a form you scanned in Notes

1. Scan the form in Notes (Chapter 4), or open the note that holds it.
2. Tap the scan to open it, then tap the **Share** button and choose **Markup**. (On some versions you'll see a pen-tip **Markup** button right on the screen.)
3. Tap the **Add** button (a plus sign), then tap **Signature**.
4. The first time, sign your name with your fingertip in the box and tap **Done**. The iPhone remembers it for next time.
5. Drag the signature onto the signature line. Pinch or drag its corners to make it the right size.
6. Tap **Done** to finish.

Sign a PDF someone emailed you

1. In the email, tap the PDF attachment to open it.
2. Tap the **Markup** button (a pen tip in a circle). If you don't see it, tap Share and choose Markup.
3. Tap the **plus** button, then **Signature**, and place your signature as above. Tap **Add Text** from the same menu to type a date or your name in a blank.
4. Tap **Done**. Mail offers to reply with the signed copy attached. Check the **To** line carefully — make sure it's going only to the person who should get it, not everyone on the original email — then tap **Send**.

TIP

Sign with a stylus if you have one

A fingertip signature looks a little shaky to most of us. A simple rubber-tipped stylus from the drugstore makes it look much more like your pen signature. Either is fine for most everyday forms.

HEADS UP

Some papers need ink — or a notary

An electronic signature is accepted for many everyday forms, but some documents — such as certain real estate, estate and legal papers — may require a signature in ink, a witness or a notary. If the paper came from an attorney, a court or a title company, ask them how they want it signed.

WHAT THIS DOES FOR YOU

What this does for you

No trip to the library to print, no stamps, no waiting. A form can be signed and back where it belongs in a couple of minutes.

CHAPTER 10

Filling & Signing on Android (or Any Phone)

On an Android phone, the simplest free tool for filling in and signing a PDF is **Adobe Acrobat Reader**, with its **Fill & Sign** feature. It's also on the iPhone, if you prefer it there.

Fill in and sign a PDF

1. Install **Adobe Acrobat Reader** from the Google Play Store (or the App Store). Look for Adobe as the maker.
2. Open the PDF. From an email, tap the attachment and choose to open it with **Acrobat**.
3. Tap the **Fill & Sign** tool. On some versions you tap the blue pencil (**Edit**) button first; Adobe redesigns the toolbar from time to time.
4. Tap a blank on the form and type. Many forms have fillable boxes that accept typing right away.
5. Tap the signature (pen) tool and choose **Create Signature**. Sign with your fingertip or a stylus, tap **Done**, and place it on the signature line.
6. Save, then use **Share** to email the signed copy back.

GOOD TO KNOW

What's free and what isn't

Fill & Sign is free in Acrobat Reader. Adobe may offer a paid subscription for extras such as editing the PDF's text or adding a password. You can say no to those and still fill and sign. Adobe may ask you to sign in or create a free Adobe account for some features.

TIP

Typing is easier than writing small

For dates, addresses and account numbers, type them in with the keyboard rather than writing with your finger. Typed text is neat and easy for the office to read.

WHAT THIS DOES FOR YOU

What this does for you

Any form that arrives by email can go back the same day, filled in neatly, without a printer, a pen or a stamp.

CHAPTER 11

Copying Words off Paper with Google Lens

Sometimes you don't need a copy of the page — you need the *words*: a long account number, a recipe, the instructions on a pill bottle. **Google Lens** can read printed text through your camera and let you copy it, translate it, or hear it.

Where to find Google Lens

- **On Android:** in the **Google** app's search bar (the camera-shaped Lens icon), in the **Google Photos** app on a picture, and on many phones in the Camera app.
- **On iPhone:** in the free **Google** app — tap the Lens camera icon in the search bar.

Copy text from a page

1. Open Lens and point the camera at the printed words. Hold steady in good light.
2. Tap the shutter button, then choose **Text** if Lens asks what you want.
3. Drag across the words you need to highlight them, or tap **Select all**.
4. Tap **Copy**. Now you can paste the words into a note, an email or a text message.

TIP

Translate a letter

Lens can also translate printed text from many languages. Point it at the page and choose **Translate**. It's useful for a letter from a relative overseas or instructions printed in another language.

HEADS UP

Always double-check numbers

Text reading isn't perfect. A 1 can become an l, an 8 a B. Before you use a copied account number, phone number or dose, compare it with the paper.

WHAT THIS DOES FOR YOU

What this does for you

No more squinting and retyping long numbers. A few taps turn printed words into text you can paste, enlarge or send to a family member.

PART 4

Naming & Filing

A scan is only useful if you can find it again. A simple naming habit, a short list of folders, and a way to handle receipts and warranties.

CHAPTER 12

A Naming Habit That Works for Years

Scanning apps give files names like *Scanned Document 14* or a string of numbers. Six months later, nobody can tell what's inside. A good name tells you **when**, **who** and **what** — at a glance.

The pattern

Year-Month-Day Who What

Example name	What it is
2026-11-04 Ohio Edison bill	An electric bill dated November 4, 2026.
2026-10-15 Dr Patel visit summary	Notes from a doctor's appointment.
2026-09-30 Huntington statement	A bank statement for September.
2026-06-12 Lowes receipt dishwasher	A receipt you'll need for the warranty.
2025 Tax return federal and state	A whole year's tax return. The year alone is enough.

Why the date goes first, written that way

Computers sort file names alphabetically. When every name starts with year, then month, then day — with two digits for the month and day, like **2026-03-07** — the files line up in date order by themselves, oldest to newest. Writing "March 7" or "3-7-26" scrambles the order.

A few simple rules

- Use the date **on the document**, not the day you scanned it.
- Use words you'd actually search for: the company name, the doctor's name, the item you bought.
- Leave out slashes and colons (/ \ : * ?). Some computers won't accept them in a file name. Dashes and spaces are fine.
- Never put a full account number, Social Security number or password in a file name. Last four digits are plenty if you need them.

Renaming a file

- **iPhone Files app:** press and hold the file, then tap **Rename**.
- **Google Drive:** tap the three dots next to the file, then **Rename**.
- **OneDrive:** tap the three dots next to the file, then **Rename**.
- **Windows PC:** click the file once, then press **F2**, type the new name and press **Enter**.
- **Mac:** click the file once, press **Return**, type the new name and press **Return** again.

TIP

Write the pattern on a sticky note

Put **YEAR-MO-DY Who What** on a sticky note on the To Scan tray. After a week, you won't need it.

WHAT THIS DOES FOR YOU

What this does for you

Good names turn a pile of files into a filing system that sorts itself. You'll find the right bill in seconds, and so will anyone you share the folder with.

CHAPTER 13

A Simple Folder Plan

You don't need dozens of folders. A short list you'll actually use beats a perfect system you'll abandon. Here's a starting set; rename or skip any of them.

Eight folders that cover most households

Folder	What goes in it
01 Important Papers	Copies of birth and marriage certificates, Social Security card, passport, deed, titles, will, power of attorney. (Keep the originals too — Chapter 23.)
02 Taxes	One folder for each year inside: **Taxes 2025**, **Taxes 2026**. Returns, W-2s, 1099s, receipts for deductions.
03 Banking & Investments	Statements, year-end summaries, account letters.
04 Bills & Utilities	Electric, gas, water, phone, internet, trash.
05 Medical	Visit summaries, test results, Medicare notices, insurance letters, medication lists.
06 Insurance	Home, auto, life, long-term care: policies and renewal notices.
07 Home & Car	Repairs, improvements, warranties, manuals, car service records.
08 Receipts	Big purchases, returns, warranty receipts. One folder per year works well.

TIP

Why the numbers?

Putting **01**, **02** and so on in front of the folder names keeps them in the order you choose instead of alphabetical order. Important Papers stays on top.

Making a folder

1. **iPhone:** open **Files**, tap **Browse** and then **iCloud Drive**. Tap the **More** button (three dots) and choose **New Folder**. Type the name and tap **Done**.
2. **Google Drive:** tap **New** (the plus sign), then **Folder**. Type the name and tap **Create**.
3. **OneDrive:** tap the **plus** button, then **Create a folder**. Type the name and tap **Create**.

GOOD TO KNOW

One folder tree, not three

Pick **one** main place for your files (Chapter 16). Spreading papers across iCloud, Google Drive and OneDrive makes things hard to find. You can still back up to a second place.

WHAT THIS DOES FOR YOU

What this does for you

When a family member asks "where's the car title copy?" or "what did the doctor say?", the answer is always in one of eight folders.

CHAPTER 14

Receipts & Warranties

Receipts are the papers most likely to fade, crumple or vanish just when you need them. A scanned copy makes returns, warranty claims and tax time much easier.

Which receipts to scan

- Anything with a **warranty**: appliances, a furnace, a TV, a computer, a hearing aid, a mattress.
- Items you might **return** in the next month or two.
- Expenses that may matter at **tax time**: medical bills, charitable donations, home improvements. (Ask your tax preparer what you need.)
- Big purchases for a **home inventory** — the record your insurance company would want after a fire or burglary.

Scan it with the box or manual

When you buy something with a warranty, scan the receipt and the warranty card or first page of the manual together in one PDF. Name it like **2026-06-12 Lowes dishwasher receipt and warranty**. Many manuals are also on the maker's website, so you can often save the PDF manual straight to the same folder.

Emailed receipts

Online stores email receipts. Those are already electronic — there's nothing to scan. For important ones, save the email as a PDF or forward it to yourself with a clear subject line. Many email apps let you **Print** and then choose **Save as PDF** or share to Files.

TIP

Take a photo of the model number

While you're at it, snap a picture of the sticker with the model and serial numbers — usually on the back, bottom or inside the door. Save it in the same folder. Repair people and warranty lines always ask for it.

WHAT THIS DOES FOR YOU

What this does for you

When the dishwasher stops two years later, you'll have the receipt, the warranty and the model number in one place, ready to send.

CHAPTER 15

Finding Things Later

The whole point of filing is finding. Good names (Chapter 12) and a short folder list (Chapter 13) do most of the work. The search box does the rest.

Searching by name

- **iPhone Files:** tap **Browse**, then pull down slightly to reveal the **Search** box. Type a word from the file name, such as **Edison** or **2026-09**.
- **Google Drive:** tap **Search in Drive** at the top and type a word.
- **OneDrive:** tap the **Search** magnifying glass and type a word.

Searching for words *inside* a scan

Some apps read the words in a scan so you can search for them even if they aren't in the file name. Adobe Scan makes PDFs with searchable text, and Google Drive can often find words inside scanned PDFs and pictures — though it may take some time after you upload, and it doesn't always catch every word. Treat it as a bonus, not a replacement for a good file name.

TIP

Search by date

Because every name starts with the date, typing **2026-04** finds everything from April 2026. Typing **2025** finds the whole year.

WHAT THIS DOES FOR YOU

What this does for you

Instead of an afternoon in the filing cabinet, finding last year's furnace receipt takes a few letters typed into a search box.

PART 5

Where to Keep Your Files

Choosing one safe home for your papers, what it costs, how to keep a backup copy, and how to share a folder with family without sharing it with the world.

CHAPTER 16

Choosing a Home: iCloud Drive, Google Drive or OneDrive

Your scans need one main home. For most people, that's the cloud storage that comes with the account you already use: **iCloud Drive** if you have an iPhone, **Google Drive** if you have an Android phone or Gmail, and **OneDrive** if you use a Windows computer or Microsoft 365. All three keep your files safe online and show them on your phone and computer.

How much is free, and what more costs

	iCloud Drive (Apple)	Google Drive	OneDrive (Microsoft)
Free storage	5 GB	15 GB, shared with Gmail and Google Photos	5 GB, shared with Outlook.com attachments
First paid step	50 GB for $0.99 a month	100 GB (Google One Basic) for $1.99 a month	100 GB (Microsoft 365 Basic) for $1.99 a month
Bigger plans	200 GB $2.99; 2 TB $9.99 a month	Larger Google AI plans; check one.google.com	Microsoft 365 Personal, 1 TB, $9.99 a month
Best if you have	An iPhone, iPad or Mac	An Android phone or Gmail	A Windows PC or Microsoft 365

U.S. prices as of November 2026. Prices change; check before you buy — Microsoft's at microsoft.com/microsoft-365.

How much space do papers take?

Not much. A one-page scan is usually a small fraction of a megabyte, so even a few thousand pages of paperwork fit comfortably in a few gigabytes. Photos and videos are what fill storage. If you're already near your free limit because of photos, see our **Storage Full** guide before you pay for more.

TIP

Already paying? Check first

Many families already pay for iCloud+, Google One or Microsoft 365 and don't realize it. Look in your phone's settings or your app-store subscriptions before buying a second plan.

HEADS UP

Protect the account, protect the papers

Your whole filing cabinet is now behind one password. Use a strong password you don't use anywhere else, and turn on **two-step verification** (a code sent to your phone when someone signs in on a new device). Our **Your Apple Account**, **Your Google Account** and **Your Microsoft Account** guides show how.

WHAT THIS DOES FOR YOU

What this does for you

Your records are safe even if the phone is lost, the computer dies or the basement floods, and you can reach them from any of your devices.

CHAPTER 17

Backups: The 3-2-1 Idea

The cloud is very reliable, but no single copy of anything is perfect. Accounts get locked, files get deleted by accident, and companies change their plans. Computer professionals use a simple rule of thumb called **3-2-1**.

3-2-1 in plain words

3 copies	The original file plus two backups.
2 kinds of storage	For example, the cloud and an external drive — not two copies on the same phone.
1 copy away from home	So a fire or flood can't take them all. The cloud counts as away from home.

A simple version for a household

1. Keep your folders in iCloud Drive, Google Drive or OneDrive. That's copy one, and it's away from home.
2. Your computer may already hold a copy if it's set to sync those folders. That's copy two.
3. Once or twice a year — tax time and the holidays are easy to remember — copy the whole set of folders to a USB flash drive or an external drive and keep it in a fire-resistant box or another safe spot. That's copy three, on a different kind of storage.

GOOD TO KNOW

Sync isn't quite the same as backup

If you delete a file from a synced folder, it's deleted everywhere. Luckily, iCloud Drive, Google Drive and OneDrive each keep deleted files in a Recently Deleted or Trash folder for a while (usually about 30 days) before they're gone for good. The yearly copy on a drive protects you beyond that.

TIP

Label the drive

Put a piece of tape on the flash drive with the date of the copy and the words "Household papers." Our **External Drives & SD Cards** and **Backing Up Everything** guides go deeper.

WHAT THIS DOES FOR YOU

What this does for you

With three copies in two places, one mistake or one bad day can't wipe out years of records.

CHAPTER 18

Sharing Papers with Family Safely

A shared folder lets a spouse, an adult child or a caregiver see the papers they'd need to help you — the insurance cards, the medication list, the power of attorney. Sharing is safe as long as you share with **specific people**, not with "anyone who has the link."

Share a folder from iCloud Drive (iPhone)

1. Open **Files** and go to **iCloud Drive**. The folder must be in iCloud Drive, not On My iPhone.
2. Press and hold the folder, then tap **Share**.
3. Look for the sharing choices near the top. If it says **Send Copy**, tap it and change it to **Collaborate**, so the person sees the folder itself and its future updates.
4. Tap the sharing options. Choose that only the **people you invite** can open it (not anyone with the link), and whether they **can make changes** or **view only**.
5. Choose how to send the invitation — Messages or Mail — and pick the person.

Share a folder from Google Drive

1. In the Drive app, tap the three dots next to the folder, then **Share**.
2. Type the person's email address.
3. Choose **Viewer** (can look, can't change) unless they truly need to add files; then choose **Editor**.
4. Tap **Send**. Leave **General access** set to **Restricted**, so only the people you added can open it.

HEADS UP

Avoid "Anyone with the link"

"Anyone with the link" means exactly that: if the link is forwarded or posted, a stranger can open your papers. For financial and medical records, always share with named people only.

GOOD TO KNOW

Password-protecting a single PDF

Individual PDFs can be locked with a password, but on phones that usually needs a paid app such as Adobe Acrobat's subscription. For most families, a private shared folder behind a strong account password with two-step verification is simpler and just as safe.

TIP

Make a small "For the family" folder

Rather than sharing everything, make one folder — maybe **00 For the Family** — with copies of the few papers a helper needs. You keep the rest private.

WHAT THIS DOES FOR YOU

What this does for you

In an emergency, the person you trust can pull up your insurance card or medication list from their own phone, without hunting through your house.

PART 6

Stopping the Paper at the Source

Fewer papers to scan means less work. How to switch bank and bill statements to electronic delivery, get Social Security and Medicare notices online, and keep tax records the way the IRS describes.

CHAPTER 19

Switching Bank & Bill Statements to Paperless

Most banks, credit unions, credit card companies and utilities will send your statement electronically instead of by mail. They call it **paperless**, **e-statements**, **electronic delivery** or **go green**. The statement is the same; it just arrives as a PDF on the company's website or app, and you get an email that it's ready.

Before you switch: three questions

- **Can you sign in?** You'll need a working username and password for the company's website or app. If you can't sign in today, fix that first (see our **Local Bank Apps** guide for banking).
- **Will you look?** Paper statements get noticed on the counter. An email is easy to miss. If you switch, decide now when you'll check — Chapter 27 has a simple monthly routine.
- **Does a family helper need to see it?** A spouse or adult child who watches for problems won't see an e-statement unless they have their own access. Ask the bank about adding them properly; never share your password.

How switching usually works

1. Go to the company's website by typing the address yourself, or open its official app. Don't use a link in an email to do this (Chapter 25 explains why).
2. Sign in, then look for **Statements**, **Documents**, **Profile** or **Settings**. The choice is often called **Paperless settings** or **Delivery preferences**.
3. Choose **electronic** or **paperless** for the accounts you want. You can do one account at a time.
4. Check that the email address on file is one you read. Correct it if not.
5. Agree to the electronic delivery terms. The company may send a test email or a confirmation code.
6. Make a note of the date you switched. Your next statement may still come by mail while the change takes effect.

TIP

Download each statement to your folder

A bank's website keeps only so many months or years of statements online, and the list can vanish if you close the account. Each month, download the PDF and save it in **03 Banking & Investments** with a good name (Chapter 12). Then you have your own copy, no matter what.

GOOD TO KNOW

You can usually switch back

If you don't like it, the same settings page lets you go back to paper. Some companies charge a small fee for paper statements; read the notice they send before you decide.

Bills you pay automatically

If a bill is paid automatically from your bank account, paperless delivery makes it even easier to forget about — which is fine until a charge goes up or something looks wrong. Glance at each e-bill when its email arrives. Many companies also offer text or email **alerts** for large charges or a low balance; those are worth turning on.

WHAT THIS DOES FOR YOU

What this does for you

Fewer envelopes with your account numbers sitting in the mailbox, less to shred, and a statement you can pull up from your phone at the bank or the kitchen table.

CHAPTER 20

Social Security Notices Online

Social Security mails letters every year: the cost-of-living (COLA) notice late in the year, and the **SSA-1099** benefit statement you need for taxes each January. With a free **my Social Security** account at **ssa.gov/myaccount**, you can see those letters online — and, if you choose, stop the paper copies of many of them.

What you can do in my Social Security

- Read notices such as the yearly cost-of-living letter and your SSA-1099 as PDFs in the **Message Center**.
- View, print or save your **SSA-1099** for the current tax year (after January 31) and for past years in which you received benefits.
- Ask for a replacement SSA-1099 by mail if you'd rather have paper.

Turn on paperless notices

1. Type **ssa.gov/myaccount** into your web browser yourself, and sign in.
2. Go to **My Profile**, then **Notification Preferences**.
3. Turn on the paperless choice for notices, and confirm your email address.
4. From then on, you'll get an email when a new notice is posted. Sign in to read it in the Message Center.

HEADS UP

Paperless means no paper copy

Once you opt out, Social Security says those notices **won't** come in the mail. Some people who went paperless didn't realize their SSA-1099 was waiting online at tax time. Each February, sign in, download it, and save it in your **Taxes** folder for that year.

GOOD TO KNOW

If the account is closed or blocked

If your online account is turned off or you block online access to your record, Social Security goes back to mailing paper notices.

SCAM ALERT

Social Security won't email you a link to "fix" your benefits

Scammers send emails and texts that say your benefits are suspended or that a statement is ready, with a link. Don't tap it. Type ssa.gov into the browser yourself, or call Social Security at **1-800-772-1213**.

WHAT THIS DOES FOR YOU

What this does for you

Your tax form and benefit letters are waiting safely online, ready for your tax preparer, instead of getting lost in a pile of mail in January.

CHAPTER 21

Medicare Notices Online

If you have Original Medicare, you get a **Medicare Summary Notice** (MSN) — a statement of the services and supplies Medicare was billed for. It isn't a bill, but it's how you spot mistakes or charges for care you never received. Medicare will send it electronically, and it will send the yearly **Medicare & You** handbook that way too.

Sign up for electronic notices

1. Type **medicare.gov** into your web browser yourself, and sign in to your Medicare account. (Sign-in uses **Login.gov**, **ID.me** or **CLEAR**. If you don't have an account yet, you can create one there.)
2. Go to **My account settings**.
3. Choose to get your Medicare Summary Notices electronically, and choose the electronic Medicare & You handbook if you want it.
4. Check that your email address is correct and save.

What changes

Notice	How it comes
Paper MSN	Mailed about every three months, if you had claims.
Electronic MSN	An email with a secure link each month you have claims. You read it in your Medicare account.
Handbook	To get the next fall's Medicare & You electronically, Medicare says to sign up by May 31. You can read the online handbook any time.

TIP

Read it, then save it

Open each MSN, compare it with your own notes of doctor visits, and save the PDF in **05 Medical** with a name like **2026-10 Medicare Summary Notice**.

SCAM ALERT

Medicare doesn't call or email for your number

Be wary of anyone who calls, texts or emails asking for your Medicare number, or sends a link to a "new card" or "refund." Questions? Call **1-800-MEDICARE** (1-800-633-4227; TTY 1-877-486-2048), or sign in at medicare.gov by typing the address yourself.

GOOD TO KNOW

Medicare Advantage and Part D plans

If you have a Medicare Advantage or drug plan from a private insurance company, your plan sends its own statements, often called an **Explanation of Benefits**. Ask the plan, or check its website, about paperless delivery.

WHAT THIS DOES FOR YOU

What this does for you

Monthly statements make billing mistakes and fraud easier to spot while the visit is still fresh in your mind — without another envelope to file.

CHAPTER 22

Tax Records: How Long to Keep Them

Tax papers are the ones people worry about most. The good news: a clear, complete, readable scan is generally a fine way to keep a receipt — ask your tax preparer if you're unsure about a particular paper. What matters most is **how long** you keep them.

What the IRS says

The IRS's rule is to keep records that support a tax return until the **period of limitations** for that return runs out — the time during which you can amend the return or the IRS can review it. For most households that means:

Keep for	When
3 years	The usual rule, counted from when you filed (or the due date, if later).
6 years	If income you should have reported was left off, and it's more than 25 percent of the income shown on the return.
7 years	If you claim a loss from worthless securities or a bad-debt deduction.
Indefinitely	If you didn't file a return, or a fraudulent return was filed.
Property records	Keep records about a house or investments until the period of limitations runs out for the year you **sell** it — because they show what you paid and what you put into it.

TIP

A simple household rule

Many people keep the return itself forever (it's small as a PDF) and the papers behind it for seven years. Ask your tax preparer if your situation calls for something different.

A folder for each tax year

1. Inside **02 Taxes**, make a folder for the coming year now — for example, **Taxes 2026**.
2. Through the year, drop in receipts for donations, medical costs and home improvements as you scan them.
3. In January and February, add each W-2, 1099 and SSA-1099 as it arrives — or download it (Chapter 20).
4. After you file, save the complete return as a PDF in the same folder. Ask your preparer for a PDF copy if they don't offer one.

Your IRS Online Account

The IRS has a free **Online Account** for individuals — type **irs.gov** into your browser and search for "online account." Once you've verified your identity, you can see key information from past returns, get transcripts, view payments and balances, and view many IRS notices digitally. It's useful when you need last year's numbers and the paper copy has gone missing.

SCAM ALERT

The IRS doesn't email you to ask for information

The IRS won't email or text you asking for your Social Security number or bank details. An email saying your "tax statement is ready" or your "refund is waiting," with a link, is a scam. Type irs.gov into the browser yourself.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the rule lets you shred the old shoeboxes of tax papers with confidence — and keep exactly what you need, searchable, in one folder per year.

PART 7

Keep, Shred & Stay Safe

The papers you should never throw away, how long to keep the rest, how to shred safely, and how to spot the fake "your statement is ready" emails that come with going paperless.

CHAPTER 23

Papers You Should Never Throw Away

Scanning makes a handy **copy**. For some papers, though, the original itself is what counts — a copy, even a perfect one, won't be accepted. Scan these so you have a copy to look at, and then put the originals back somewhere safe.

Keep the originals

Kind	Examples
Identity	Birth certificates, Social Security cards, passports, naturalization or citizenship papers, adoption papers.
Family	Marriage certificates, divorce decrees, death certificates of a spouse or parent.
Military	Discharge papers (such as the DD-214).
Property	Deeds, car and boat titles, mortgage payoff letters.
Estate	Your signed will, trust documents, powers of attorney and health care directives.
Money	Paper savings bonds, stock certificates, life insurance policies, annuity and pension papers.

HEADS UP

Wills and powers of attorney

The signed original of a will is usually the one that matters when the time comes. Don't scan it and shred it. Ask the attorney who prepared it where the original should be kept, and tell your executor where it is.

Where to keep them

- A fire-resistant, water-resistant box or safe at home, or a safe-deposit box at your bank.
- If you use a safe-deposit box, make sure someone you trust can get into it if needed — ask your bank how that works there.
- Write a short list of what's in the box and where it is, and keep that list (and a scanned copy of each paper) in your **01 Important Papers** folder.

TIP

Scan them anyway

A scanned copy of your birth certificate or deed won't replace the original, but it makes replacing a lost one much easier — you'll have every number and date in front of you.

WHAT THIS DOES FOR YOU

What this does for you

Peace of mind: the irreplaceable papers are safe, and you and your family know exactly where to find them.

CHAPTER 24

How Long to Keep the Rest — and Shredding Safely

Once a paper is scanned and checked, and it isn't one of the originals in Chapter 23, you can usually let the paper go. Here's a common-sense guide for the rest. When in doubt, keep it a little longer, or ask your tax preparer or attorney.

A common-sense keeping guide

Paper	A common guideline
ATM and store receipts	Until they match your statement, unless they're for a warranty or taxes
Monthly bank and card statements	About a year, unless they back up something on your taxes
Utility bills	About a year; longer if you deduct a home office
Pay stubs and benefit letters	Until they match your year-end W-2 or SSA-1099
Tax returns and papers behind them	See Chapter 22
Medical bills and explanation of benefits	Until paid and settled; longer if deducted on taxes
Home purchase and improvement records	As long as you own the home, plus the tax period after you sell
Warranties and receipts for big items	As long as you own the item
Insurance policies	Until replaced by a new policy; keep life insurance policies

These are general guidelines, not legal or tax advice.

What to shred

Anything with your name together with an account number, Social Security number, Medicare number, date of birth, signature or medical details. That includes old statements, credit card offers, pay stubs, medical papers, and the envelopes and labels that came with them.

How to shred

- **A home shredder.** A **cross-cut** or **micro-cut** shredder turns paper into small pieces. A strip-cut shredder makes long strips that can be taped back together.
- **A community shred day.** Many towns, banks and credit unions hold shredding events. Watch local news or ask your bank.
- **A shredding service.** Office-supply and shipping stores often take paper to shred for a fee per pound. Ask how they destroy it.

STAY SAFE

Shredder safety

Keep fingers, loose sleeves, necklaces, long hair and pets' paws away from the opening, and unplug the shredder before clearing a jam. Don't feed it more sheets at once than the label says.

TIP

Check the scan before you shred

Open the scan, zoom in, and make sure every page and number is readable. Then shred. Once it's shredded, the scan is all you have.

WHAT THIS DOES FOR YOU

What this does for you

A lighter filing cabinet, and less of your personal information sitting in the trash or recycling where someone could pick it up.

CHAPTER 25

Fake "Your Statement Is Ready" Emails

Once you go paperless, you'll get real emails that say "your statement is ready" or "you have a new document." Scammers know that. They send look-alike emails and texts — from fake banks, fake utilities, fake Social Security, fake Medicare, even fake Google Drive or OneDrive shares — hoping you'll tap the link and type your password or card number.

The warning signs

- It asks you to **confirm** or **update** personal or payment information.
- It says there's a problem — a **locked account**, a **failed payment**, a **suspended benefit** — and urges you to act fast.
- It has a link or button to "view statement," and it's from a company you don't use, or the sender's address looks odd.
- It has an attachment you weren't expecting.
- It's addressed to "Dear Customer" instead of your name.

SCAM ALERT

The one habit that beats them all

Never sign in from a link in an email or text — even if it looks real. Open the company's app, or type its website address into the browser yourself, and look for the statement there. If the statement is really ready, you'll find it. If it isn't there, the email was fake.

If you get a suspicious email

1. Don't tap the link, don't open the attachment, and don't reply.
2. If you're worried, contact the company using a phone number or website you know is real — from your card, an old paper statement, or the official app.
3. In Gmail, open the email, tap the three dots, and choose **Report phishing**. Other email apps have a similar **Junk** or **Report** choice.
4. You can also forward phishing emails to **reportphishing@apwg.org**, forward scam texts to **7726** (SPAM), and report them to the FTC at **ReportFraud.ftc.gov**.
5. Delete it.

SCAM ALERT

Fake "shared document" emails

A popular trick is an email saying someone "shared a document" with you, with a link to a sign-in page. If you weren't expecting a file from that person, don't open it. Call or text them at a number you know to ask.

SCAM ALERT

Fake "storage full" warnings

Emails that say your iCloud, Google or OneDrive storage is full and your files will be deleted unless you pay now are a common scam. Check your real storage in your phone's settings instead.

If you already clicked or typed your password

1. Change that account's password right away, from the real app or website — and on any other account that used the same password.
2. If it was a bank or card, call the number on the back of your card.
3. Turn on two-step verification if it isn't already on.
4. See Chapter 26 for what to do if you gave out your Social Security number or card number.

WHAT THIS DOES FOR YOU

What this does for you

With one simple habit, going paperless becomes safer than paper: no statement sitting in the mailbox, and no email link that can trick you.

CHAPTER 26

If Your Information Gets Out

If a scammer gets your Social Security number, account numbers or a box of unshredded papers, act quickly — but calmly. These steps are free, and they work.

Do these first

1. **Call the bank or card company** using the number on your card or statement. Ask them to watch or close the account.
2. **Freeze your credit** at all three credit bureaus — Equifax, Experian and TransUnion. A freeze is free and stops new accounts being opened in your name. You can lift it when you need to apply for credit.
3. **Go to IdentityTheft.gov** (or call **1-877-438-4338**). The FTC's site builds a personal recovery plan and pre-filled letters for you.
4. **Change passwords** for your email and financial accounts, and turn on two-step verification.

Extra protection for Social Security and taxes

- **Social Security:** you can **block** online and automated phone access to your record if you think someone may try to use it. Contact Social Security to unblock it later.
- **IRS Identity Protection PIN:** a six-digit number, new each year, that must be on your federal tax return. It stops someone else filing a return in your name. The IRS's online tool for getting one is generally available from mid-January to mid-November.

GOOD TO KNOW

More help

Our **Credit Freezes & Identity Theft** guide walks through each bureau's freeze, step by step.

WHAT THIS DOES FOR YOU

What this does for you

A clear checklist turns a frightening moment into a few phone calls — and stops the damage before it grows.

PART 8

Keeping It Going

A ten-minute monthly routine, helping a parent go paperless, planning so family can find things later, and your one-page cheat-sheet.

CHAPTER 27

A Ten-Minute Monthly Routine

Going paperless works when it becomes a habit. Pick one day a month — the first Saturday, or the day after a Social Security payment — and run through this short list. Put it on your calendar with a reminder.

Once a month

1. Scan whatever's in the **To Scan** tray, check each scan, and move the paper to **Scanned — Shred Later** (Chapter 3).
2. Sign in to your bank and card accounts the usual way (not from an email link). Download each new statement and save it with a good name (Chapter 19).
3. Open any Medicare Summary Notice and compare it with your own notes (Chapter 21).
4. Rename any files still called "Scan" or a string of numbers (Chapter 12), and move them into the right folder.
5. Shred the papers you no longer need — never the originals in Chapter 23.

Once or twice a year

- **February:** download your SSA-1099 and any other tax forms that came online, into **Taxes** for the past year (Chapter 20 and Chapter 22).
- **Tax time and the holidays:** copy all your folders to a flash drive or external drive (Chapter 17).
- **Any time:** check how much cloud storage you've used, so you're not surprised by a "storage full" warning (Chapter 16).

TIP

Use your phone's reminders

On an iPhone, say "Hey Siri, remind me on the first Saturday of every month to do my paperwork." On Android, ask Google Assistant or Gemini the same thing, or add a repeating event in your calendar.

WHAT THIS DOES FOR YOU

What this does for you

Ten minutes a month keeps the counter clear, your records current, and problems caught early — and it never turns back into a big pile.

CHAPTER 28

Helping a Parent Go Paperless & Planning Ahead

Adult children often help a parent with paperwork. Going paperless can make that easier — or harder, if the records end up locked inside one person's phone. A little planning keeps everyone on the same page.

Helping, the right way

- **Go at their pace.** Start with one folder and one statement, not everything at once. Let them do the tapping while you explain.
- **Ask before switching statements to paperless.** Some people truly prefer paper, and a paper statement may be the only way they'd notice a problem.
- **Get proper access.** Banks, Social Security and Medicare have their own ways to name a helper or representative. Use those rather than sharing a password.
- **Share a small folder**, like **00 For the Family** (Chapter 18), so you can see insurance cards and medication lists without seeing everything.

So family can find things later

If something happened to you, could your family get to your scanned papers? Apple and Google both offer a way to plan for that ahead of time.

Account	What to set up
Apple (iPhone, iCloud)	**Legacy Contact**: on iPhone, go to **Settings** > your name > **Sign-In & Security** > **Legacy Contact**, and add someone you trust. They get an access key they'll need later.
Google (Android, Gmail, Drive)	**Inactive Account Manager**: at **myaccount.google.com/inactive**, choose up to 10 people to be told — and, if you wish, given files — if your account goes unused for a period you choose.

TIP

A written "where things are" page

In **01 Important Papers**, keep a short document listing where originals are kept (Chapter 23), which cloud service you use, and who your attorney and tax preparer are. Print one copy and keep it with your will. Never write passwords on it unless it's locked away.

GOOD TO KNOW

More help

Our **Digital Legacy** guide covers Legacy Contacts, Inactive Account Manager and password managers in detail.

WHAT THIS DOES FOR YOU

What this does for you

Your family can help today, and find what they need someday, without guessing passwords or searching the house.

CHAPTER 29

When to Call Bill

I've written this guide so you can go paperless on your own, a little at a time. But part of being helpful is being honest about when a hand saves time and worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting set up** — choosing where your files will live, making the folders, and practicing a few scans together (Chapter 13 and Chapter 16).
- **Signing in** to my Social Security, your Medicare account or the IRS Online Account, when the identity checks get confusing (Chapter 20 to Chapter 22).
- **Moving old scans** out of Microsoft Lens or an old phone before they're lost (Chapter 7).
- **Setting up a backup** to a drive and checking that it really works (Chapter 17).
- **An email you're not sure about** — before you tap anything (Chapter 25).
- **Planning ahead** with Legacy Contact or Inactive Account Manager (Chapter 28).
- **You'd simply rather have a patient person beside you.** That's always a good enough reason.

What I don't do

I'm not a tax preparer, an accountant or an attorney. For how long a particular paper should be kept, or how a legal document must be signed, I'll point you to them. I'm happy to set up the technology side so their advice is easy to follow.

What working with me is like

I work at your pace — no rushing, no talking down, no jargon. I explain what I'm doing in plain words, and I'll always tell you honestly when something isn't worth the money. Home visits are here in Portage County, Ohio; remote help reaches you wherever you are. I've been doing this work for more than 30 years.

FROM BILL

How to reach me

Call **(330) 200-8042**, or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is free to read and share with family and neighbors.

GOOD TO KNOW

You may be greeted by Sophie

When you call or visit billshometech.com, you might first meet **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. The actual help always comes from me.

Thank you for taking the time to get your papers in order. Every folder you fill is a gift to your future self and to your family.

— Bill

CHAPTER 30

Your Going Paperless Cheat-Sheet

The whole guide, boiled down. Keep a copy by the To Scan tray.

The essentials

Remember	
Scan on iPhone	**Notes** or **Files** > **Scan Documents**. Save as PDF to iCloud Drive.
Scan on Android	**Google Drive** > **Scan** (or Camera). Save as PDF.
Microsoft Lens	Retired in 2026. Use the **OneDrive** app's Scan instead.
Sign a PDF	iPhone: **Markup** > **+** > **Signature**. Android: Acrobat Reader **Fill & Sign**.
File names	**YEAR-MO-DY Who What**, e.g. 2026-11-04 Ohio Edison bill.
Folders	01 Important Papers · 02 Taxes · 03 Banking · 04 Bills · 05 Medical · 06 Insurance · 07 Home & Car · 08 Receipts.
Backup	3-2-1: cloud plus a drive copy at tax time and the holidays.
Taxes	Usually 3 years; 6 or 7 in some cases; keep the return itself.
Never toss	Birth, marriage and death certificates, Social Security card, passport, deeds, titles, will, powers of attorney, savings bonds.
Statement emails	Never sign in from the link. Open the app or type the address yourself.

Write it down once

Keep handy	
Where my files live	iCloud Drive / Google Drive / OneDrive: _____
Account email for that service	_____
Backup drive kept at	_____
Date of last backup	_____
Originals kept at (box, safe, bank)	_____
Statements switched to paperless	_____
Monthly paperwork day	_____
Tax preparer (name and phone)	_____
Attorney (name and phone)	_____
Family helper with folder access	_____
Legacy Contact / Inactive Account contact	_____

When something's wrong, in order

1. The scan is blurry or crooked: delete it and scan again in better light, phone held flat above the page (Chapter 8).
2. Can't find a file: search for the company name or the date, like **2026-04** (Chapter 15).
3. Deleted a file by mistake: look in **Recently Deleted** or **Trash** — usually kept about 30 days (Chapter 17).
4. The statement email didn't come: sign in to the company's app or website yourself; the statement may be there (Chapter 19).
5. Got a "statement ready" email that looks odd: don't tap it; check the real app (Chapter 25).
6. Gave out a password or number: change the password, call the bank, freeze your credit (Chapter 26).
7. Still stuck: call Bill at **(330) 200-8042**.