

Family Paper Triage

What's irreparable, what's recyclable, what to shred — for Albuquerque families sorting paperwork after a death, downsize, or estate cleanout.

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The five-second rule. If you can't tell what a piece of paper is in 5 seconds, put it in the DECIDE LATER box. Don't shred or toss anything you haven't identified. We sort family papers slowly and only shred what you've signed off on.

Tier 1 — IRREPLACEABLE (lock these up first)

These cannot be re-issued, or replacement is so painful you should treat them as one-of-one. Pull them out FIRST, before you sort anything else. Put them in a single labeled folder.

Vital records

- Birth certificates — ALL family members, even old ones
- Death certificates — multiple original copies (you'll need 8–12)
- Marriage certificates, divorce decrees
- Naturalization papers, immigration documents, green cards
- Adoption papers, custody orders, name change orders
- Military: DD-214 discharge papers, awards, service records

Genealogy & family history

- Family Bibles with handwritten entries
- Old photographs (loose or in albums) — even unidentified
- Letters, postcards, journals, diaries — handwritten anything
- Genealogy charts, family trees, ancestry research
- Yearbooks, school records, report cards
- Christening / baptism / confirmation certificates
- Funeral programs, obituaries, prayer cards

Original artwork & creative work

- Anything signed by a family member — drawings, paintings, poems
- Children's school art with the year/age written on the back
- Handwritten recipes (especially in Grandma's hand)
- Sheet music with handwritten annotations
- Self-published books, family memoirs

Tier 2 — LEGAL & FINANCIAL (still active)

Anything that affects probate, taxes, or active accounts. The estate attorney needs these. Don't shred.

Estate planning

- Will (most recent + any prior versions)
- Trust documents and amendments
- Power of attorney (financial and medical)
- Living will / advance directive
- Letters of administration / letters testamentary
- Beneficiary designation forms

Property & assets

- House deed, title insurance, surveys
- Vehicle titles (cars, RVs, boats, trailers)
- Stock certificates (paper) — even old ones
- Savings bonds (paper EE/I bonds)
- Safe deposit box keys + bank info (don't shred any key)
- Mortgage payoff letters, HELOC paperwork

Recent tax & financial

- Tax returns — last 7 years (federal + state)
- 1099s, W-2s, K-1s from last 7 years
- Bank statements — last 12 months minimum
- Investment account statements (12 months)
- Brokerage cost-basis records (any age — these never expire)
- Insurance policies still in force (auto, home, life, LTC)
- Annuity contracts, pension paperwork

Active obligations

- Credit card statements — last 7 years
- Loan paperwork (any active loan)
- Lease agreements, rental contracts
- Service contracts still active (warranty paperwork)
- Recent medical bills (unpaid + last 5 years for tax/insurance)
- Medicare / health insurance paperwork (current year)

Family Paper Triage (continued)

Tier 3 — SHRED (after you've confirmed nothing important is buried inside)

Items below have account numbers, signatures, or personal info — shred to prevent identity theft. But do NOT shred until you've made one full pass to pull anything that looks legal/genealogical/sentimental.

Routine financial paper (older than 7 years)

- Old bank statements (over 7 years old)
- Old credit card statements (over 7 years old)
- Cancelled checks — keep last 3 years for tax-relevant ones; shred the rest
- Old utility bills — keep last 12 months only
- Pay stubs (after the W-2 arrives, keep the W-2)

Medical (older than 5 years, paid)

- Old EOBs (Explanation of Benefits) — keep last 5 years
- Old prescription records
- Resolved insurance claim paperwork

Closed accounts

- Statements from accounts that are closed and reconciled
- Old employer benefit packets (after rollover/closure)
- Closed credit card paperwork

Anything with PII you don't need

- Junk mail with name + address (shred, don't toss)
- Pre-approved credit offers
- Receipts with full credit card numbers (rare now)

Free shred events: Bernalillo County and the City of Albuquerque hold free document shred events 2–4 times a year. The State Bar of New Mexico also runs them. Pile your shred into bankers boxes (12–14 banker boxes per car trunk usually fits a full estate).

Tier 4 — RECYCLE (regular curbside paper recycling, no PII)

- Old magazines, catalogs, junk mail without name attached
- Newspapers, Sunday inserts
- Owner's manuals for items no longer owned
- Old expired warranties (item disposed of)
- School papers from family members already saved digitally
- Greeting cards (unless handwritten note inside is meaningful — see Tier 1)
- Photocopies of documents you have the originals for

How we help with paper specifically

Paper is the single hardest part of an estate cleanout. Most haulers don't sort it — they shred or trash everything. We don't. Here's what we do differently:

- **We sort paper by category** before anything is shredded — separating Tier 1 (irreplaceable) from Tier 2 (legal/active) from Tier 3 (shred-eligible).
- **We flag anything that looks genealogically valuable** — old photos, letters, journals, Bibles. These get pulled and presented to you before any other action.

- **We never shred without sign-off.** Tier 3 boxes are staged for your review. You decide what gets shredded, when. We can deliver to a free county shred event for you, or shred it ourselves with documentation.
- **We handle the heavy boxes.** Most estates have 8–14 banker boxes of paperwork. We carry, sort, and stage. You don't lift anything.
- **We recognize valuable paper.** Stock certificates that look like junk to most people are actually live securities. Old NM land grants, water-rights paperwork, mining claims — we know what these look like.

If you're staring at a room full of paperwork and don't know where to start — call or text [702-496-4214](tel:702-496-4214). Walkthroughs are free. We'll triage on site, give you an honest read on what's there, and stage everything before any decisions are made.

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