

Mail & Paperwork Sorting Guide

A simple sorting for the mail, papers, forms, and mysterious envelopes that start piling up after loss.

After a loss, the mail can start to feel personal. Bills, forms, statements, benefit notices, sympathy cards, insurance letters, medical papers, and envelopes from places you may not recognize can all land in the same pile. Some of it matters right away. Some of it can wait. Some of it makes no sense at all, but still feels too risky to throw away.

This guide gives you a simple way to sort paperwork without having to understand every document the moment you touch it. The goal is not to finish everything in one sitting. The goal is to get the papers into basic categories so the urgent things are easier to find and the rest stops spreading across the house with legal confidence.

Urgent

Anything with a deadline, cancellation notice, court date, claim deadline, payment due, or response required.

Financial

Bank statements, credit cards, retirement accounts, pensions, life insurance, bills, mortgage, loans, tax documents.

Household

Utilities, phone, internet, subscriptions, insurance, home maintenance, vehicles, property records.

Medical

Medical bills, insurance explanations of benefits, provider statements, prescription information, Medicare or health insurance notices.

Legal/Estate

Attorney letters, probate documents, will or trust paperwork, court notices, deeds, titles, beneficiary forms.

Later

Things that may matter but do not need attention today.

I Have No Idea Yet

Anything confusing, unfamiliar, or suspicious enough that you are not ready to throw it away.

When In Doubt

Keep it for now. Use a folder, basket, or box labeled “I Have No Idea Yet” so questionable papers have a place to land without taking over the kitchen table like a hostile little paper kingdom.