

DIGITIZING FINANCIAL RECORDS

From Paper to the Cloud ... For NooBs

David L. Haase
February 14, 2012



Osher Lifelong Learning Institute
at George Mason University
Broadening Horizons Together



Today's Agenda

- ◆ Credentials
- ◆ Paper Documents
- ◆ Digitizing
- ◆ Digital Media
- ◆ The Cloud
- ◆ Organizing Backups
- ◆ Cautionary Notes: Risks & Rewards

David L. Haase

- ◆ 1982 – 1st Computer: 286, 5 ¼ floppies
- ◆ 1995 – 1st Online column: Plugged-in Politics
- ◆ 1999 – Present: Digital Consultant
- ◆ Executive, Integrated Web Strategy (IWS)
- ◆ Project Phoenix: I save digital copies

Today



What's in There

- ◆ Vehicle #1
- ◆ Vehicle #2
- ◆ [Address] Home
 - Archive
 - 1st Mortgage
 - 2nd Mortgage
 - Property Taxes
 - Homeowner's Insurance
 - Settlement Documents
- ◆ Archive
- ◆ Financial
 - Archive
 - Bank Statements
 - Broker Statements
 - Credit Cards
 - Credit Reports
- ◆ Legal
- ◆ Medical
- ◆ Personal
- ◆ Rebates
- ◆ Taxes (year-based)

The Issue: Which Holds More?



The Key to Your Decisions



Comfort
Foods

*Sick or sad,
these make you feel better*

Why Digitize?

◆ Paper copies

- Bulky, heavy
- Easily destroyed
- Costly to keep
- Easily copied or stolen
- Hard to organize
- Hard to search
- Old-fashioned – So 1898*



Digital: Better Because ...

- ◆ Takes almost no physical storage space
 - Thousands of pages on a DVD or thumb drive
- ◆ Can be password protected
- ◆ Inexpensive so multiple copies stored multiple locations make it more secure
- ◆ Digital is the norm in the business world
- ◆ Anyone can do it
- ◆ Easy to organize
- ◆ Completely searchable

There Be Dragons ...



This is new territory for everyone ... at some point!



There is
nothing to
fear ...



We have simple
steps for you to
take.

PC vs. Mac



Irrelevant

How Does It Work?

◆ You decide:

- How will you **capture** the image?
 - ◆ Take photo using digital camera or cell phone
 - ◆ Scan
- How will you **preserve** the image?
 - ◆ Your laptop or desktop computer
 - ◆ DVD
 - ◆ Thumb drive
 - ◆ External hard drive
 - ◆ The 'Cloud'

Best Way to Get Digital Records

◆ Sign up!



Frontier Online Bill Pay
The green way to pay

Log in to:

- Pay your bill
- View current and past bills
- Go paperless!

Username:

Password:

LOG IN

[Forgot Your Username or Password?](#)

[View what is currently unavailable.](#)

Not Registered? [Enroll Now](#)

Camera



- ◆ Not recommended, but doable
- ◆ Requires more setup
- ◆ Also requires an extra step – Downloading and renaming photos

- ◆ But ANY point and shoot / smartphone OK
- ◆ Binder clip docs to a piece of poster board
- ◆ Shoot and download photos

Scanners – King of Doc Savers



Scanner – King of Doc Savers

- ◆ Flatbed, auto-feed or all-in-one
- ◆ Flatbed, single sheet feed scanner almost free
- ◆ Saves to multiple digital formats (.PDF, JPEG, PNG, etc.)
- ◆ Produces excellent images
- ◆ Can name individual or multiple-document scans easily

Flatbed Scanners: Pricing

Images Off		sort by Name	sort by Delivery	sort by Price	Compare Selected	
	Canon CanoScan 4110 Flatbed Scanner <ul style="list-style-type: none">48-bit, 4800 dpi resolution"Auto Scan Mode" automatically adjusts settings by detecting what you are scanningHigh-speed letter size color scanning in approx. 10 seconds <p>Customer Rating ★★★★★ (29 reviews)</p>	Expected Delivery 1 Business Day	\$99.99 Each	<input type="checkbox"/>	Qty <input type="text" value="1"/> Add to Cart Add to Favorites	
	Epson Expression 1000XL Graphic Arts Scanner <ul style="list-style-type: none">48-bit color, 2400 x 4800 dpi resolutionQuick scans with Hi-Speed USB 2.0 and FireWire 8 (IEEE 1394) connectivityOne-touch color restoration with Epson's exclusive Easy Photo Fix™ technology	Expected Delivery 3 - 5 Business Days	\$2,499.99 each	<input type="checkbox"/>	Qty <input type="text" value="1"/> Add to Cart Add to Favorites	

All-in-One Printers

Best budget MFP

BEST **HP Officejet 4500**



The HP Officejet 4500 offers more than most sub-\$100 printers, including a 20-page automatic document feeder (ADF) that can handle legal-size paper. It can also scan and both receive and send faxes. However, there's only...

See more photos, specs, and reviews >

*Est. \$90

→ Compare Prices

Expand ▼

★ **Expert & User Review Sources:**

PCMag.com: PCMag.com's veteran reviewer M. David Stone likes the HP Officejet 4500's network capabilities, and finds that it has all the ...

TrustedReviews.com: The HP Officejet 4500's wireless version gets a Recommended designation at Titan's TrustedReviews.com.

Where to buy: *→ See All Stores*

<i>Adorama</i>	<i>A Matter of</i>	<i>CompUSA</i>
<i>for \$159.95</i>	<i>Fax</i>	<i>USA, Inc.</i>
	<i>for \$108.08</i>	<i>for \$107.00</i>

<http://www.consumersearch.com/multifunction-printer-reviews>

Auto-Feed Scanners

- ◆ Expensive – Up to 10X more than flatbed
- ◆ Jamming can be a problem
- ◆ Often just attachments to multi-function printer
- ◆ Try before you buy ... or read user reviews

Auto-Feed Scanner Example

Epson WorkForce Pro GT-S50

- Feeds 75 sheets
- Scans both sides
- \$350 at Amazon



Saving Your Work: File Formats

- ◆ Scanners do them all:
 - ◆ TIFF
 - ◆ PNG
 - ◆ JPG or JPEG
 - ◆ GIF
- ◆ PDF – Just use this one.

P-D-What?

- ◆ Portable Document Format
- ◆ What you create is what you get
- ◆ Open source – Anyone can use
- ◆ Searchable
- ◆ Can be locked
- ◆ Good for Word / Excel docs

<http://en.wikipedia.org/wiki/Pdf>

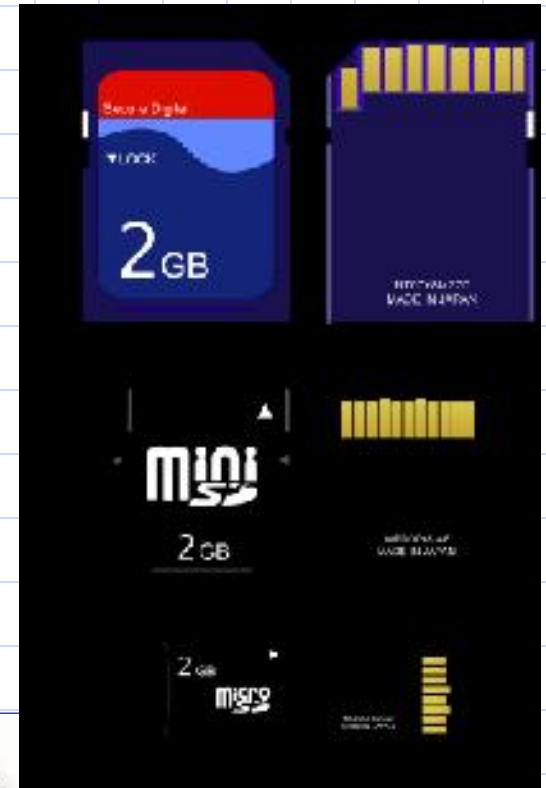


What's in a Gigabyte?

A lot.

DOCUMENT TYPE	AVERAGE PAGES/DOC	AVERAGE PAGES/GIG
Microsoft® Word® Files	9	64,782
Email Files	1.5	100,099
Microsoft® Excel® Files	50	165,791
Lotus® 1-2-3 Files	55	297,317
Microsoft® PowerPoint® Files	14	17,552
Text Files	20	677,963
Image Files	1.4	15,477

Storage Devices ... Physical



Hard drives

WD My Passport 1 TB



WD My Book 3 TB

Storage: Buy ...

- ◆ What you use
- ◆ What stores the most, not cheapest
- ◆ More than one
- ◆ Online or discount, not office supply
- ◆ What you will use



Case Against DVDs

- ◆ Relatively expensive
- ◆ Easy to damage
- ◆ Slow to copy
- ◆ Most are one-time use, not rewritable
- ◆ Create their own storage problem
- ◆ Almost as bad as paper



Cost: 2 GB vs. 256 GB

◆ \$3.48 vs. \$2.88



SanDisk 2 GB Cruzer Micro USB Flash Drive (SDCZ6-2048-A11) by SanDisk

Buy new: ~~\$27.99~~ **\$6.97**

14 new from **\$3.98** 4 used from **\$3.99**

Get it by **Tuesday, Aug 16** if you order in the next **26 hours** and choose one-day shipping.

★★★★☆ (54)



Kingston Datatraveler 310 - 256 GB USB 2.0 Flash Drive DT310/256GB by Kingston

Buy new: ~~\$782.80~~ **\$741.74**

28 new from **\$110.00** 4 used from **\$70.00**

Get it by **Tuesday, Aug 16** if you order in the next **25 hours** and choose one-day shipping.

Only 18 left in stock - order soon.

Buy what you will

My Recommendations

- ◆ Combination of thumb drives & portable hard drives
 - Thumb drives = easy to use, carry, secure
 - Portable hard drives = easy to store, hard to lose
- ◆ Pretty inexpensive
- ◆ Easy to use
- ◆ I control start to finish

The Cloud: Outsourcing Your Computer



We Use the Cloud Now

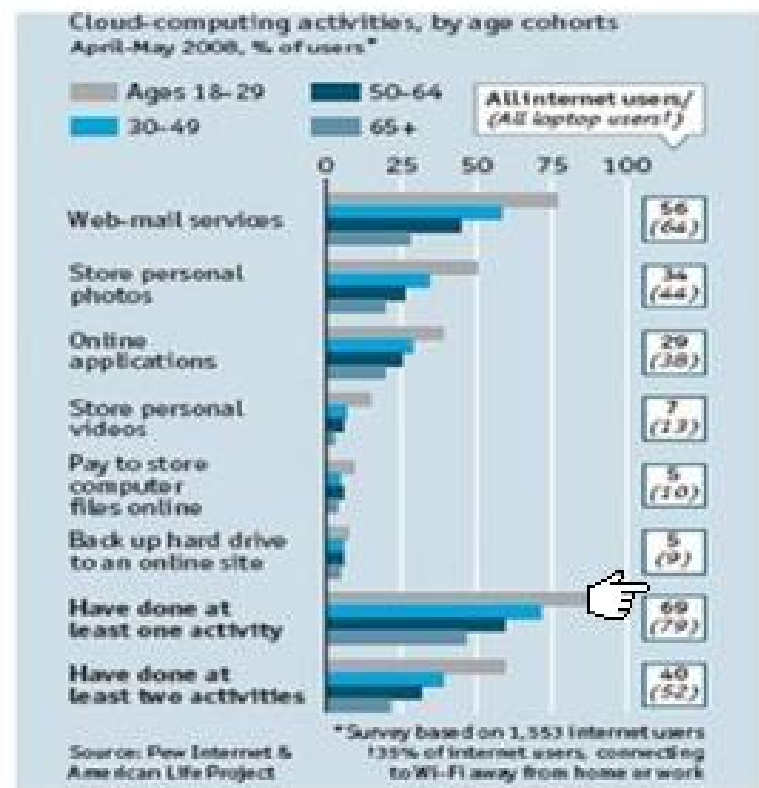
- 69% of Americans use some kind of “cloud service” The Economist

The future of cloud computing

Jun 11, 2010

Jenna Anderson, Lee Rainie

Technology experts and stakeholders say they expect they will 'live mostly in the cloud' in 2020 and not on the desktop, working mostly through cyberspace-based applications accessed through networked devices.



How We Use the Cloud

- ◆ Web mail (Gmail, Yahoo, Verizon.net)
- ◆ Online banking (Your bank, Quicken)
- ◆ Online credit card use
- ◆ e-commerce (Amazon, eBay, BN.com)
- ◆ Social media (Facebook, Twitter, YouTube)

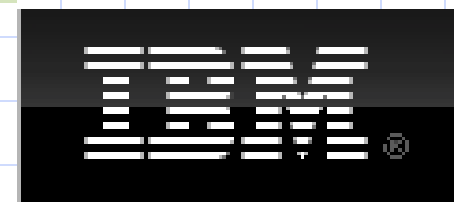
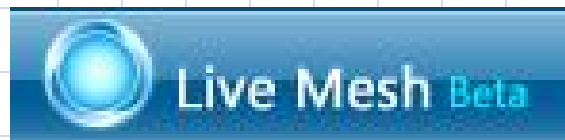
Cloud Characteristics

- ◆ Located “on the Internet”
- ◆ No physical presence
- ◆ Connect via multiple devices
 - Desktops / laptops
 - Tablets (iPad)
 - Smartphones
- ◆ Using someone else’s hardware & software
- ◆ You do not control anything

Into the Cloud



Dropbox



Carbonite (Example)



CARBONITE Because your life is on your computer

Now For Mac

Online Backup

- **Automatic** – Backs up files as you work
- **Secure** – same encryption as banks
- **Reliable** – easy, hassle-free file recovery
- **Unlimited** – only \$34.95 per year

The Boston Globe

“Carbonite is just about flawless. Just install it, launch it, and forget about it.”

The advertisement banner features the Carbonite logo and tagline at the top. Below this, there's a screenshot of the Carbonite software interface on the left. To the right of the screenshot is the 'Online Backup' title and a list of four key features: Automatic, Secure, Reliable, and Unlimited. Further right is a quote from The Boston Globe praising the software's ease of use and reliability. An orange badge in the top right corner indicates 'Now For Mac'.

In the Cloud – off-site
\$59 per year
Unlimited storage
All file formats
Continuous backups
Set up and forget

How Safe is the Cloud?

Somewhere between ...

Not
very

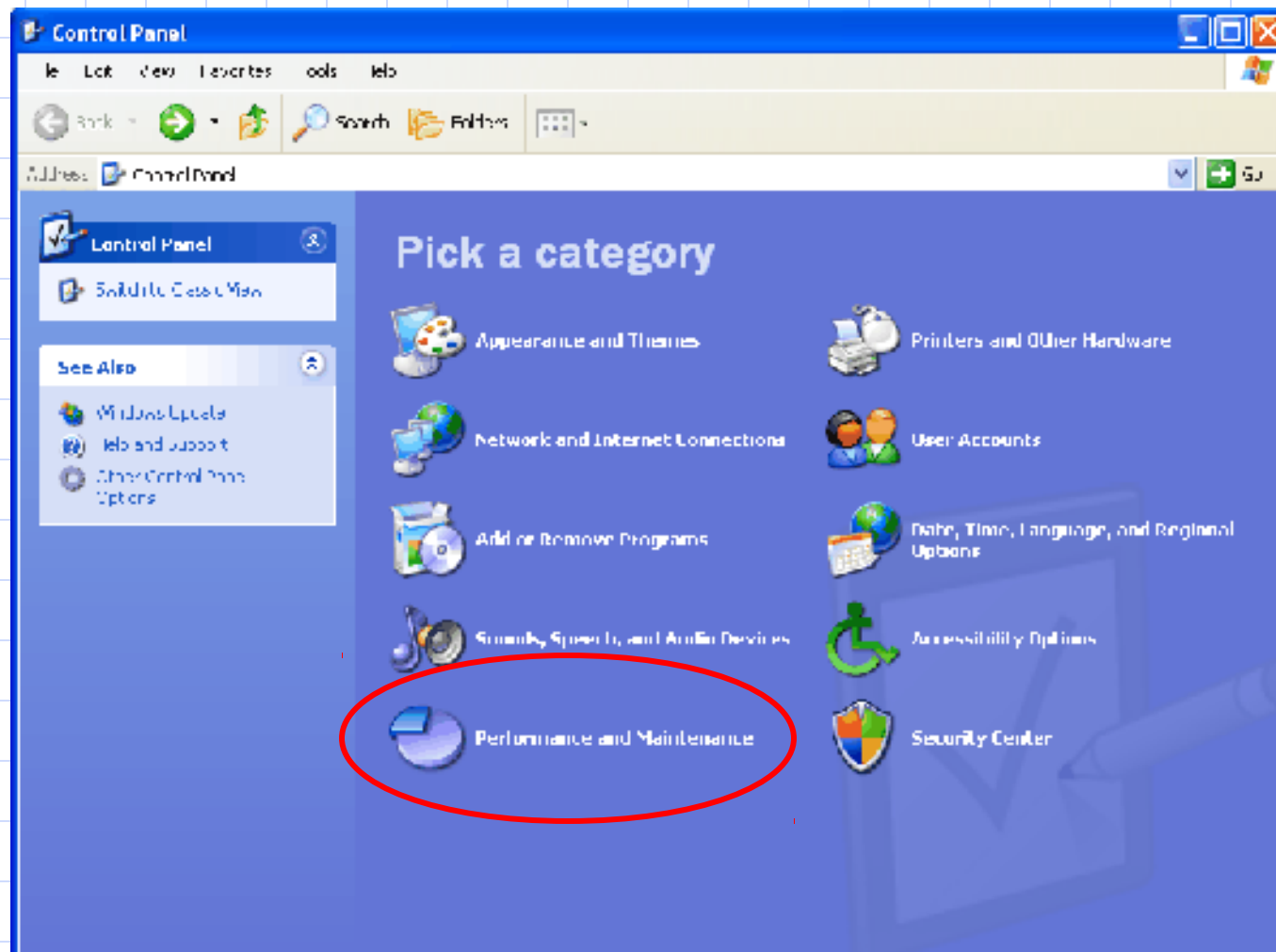


Not
perfect

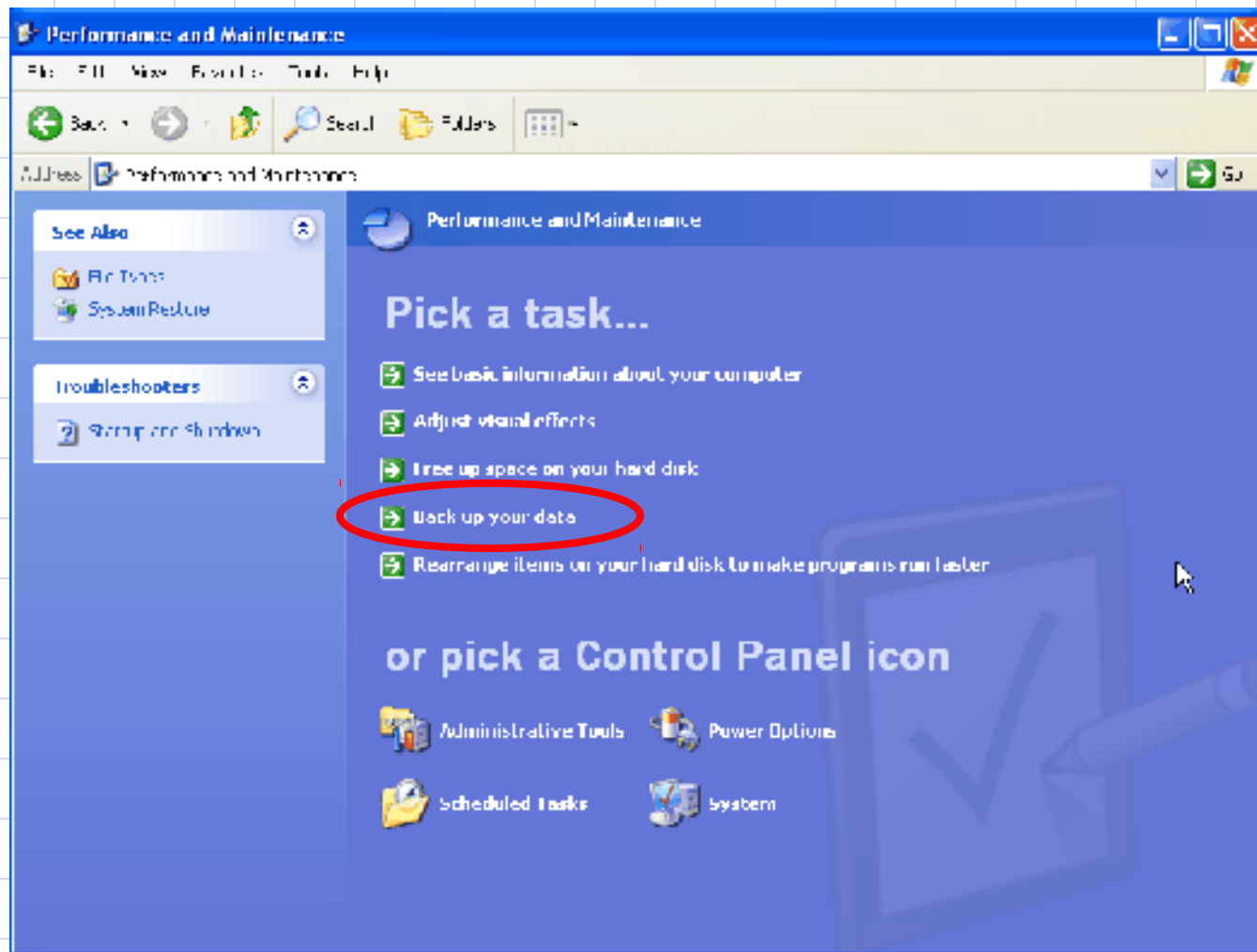




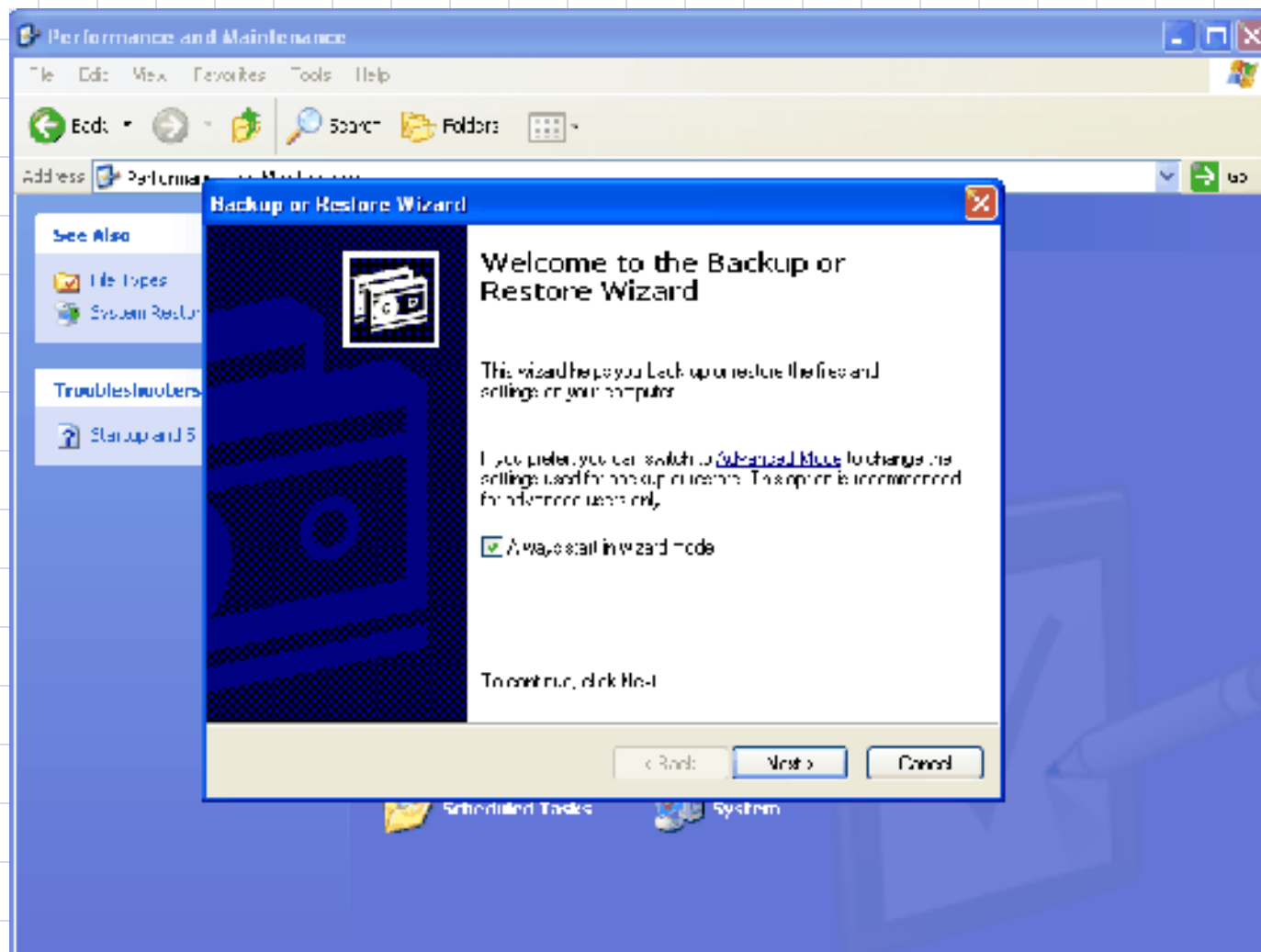
PC Backup: Windows XP (2)



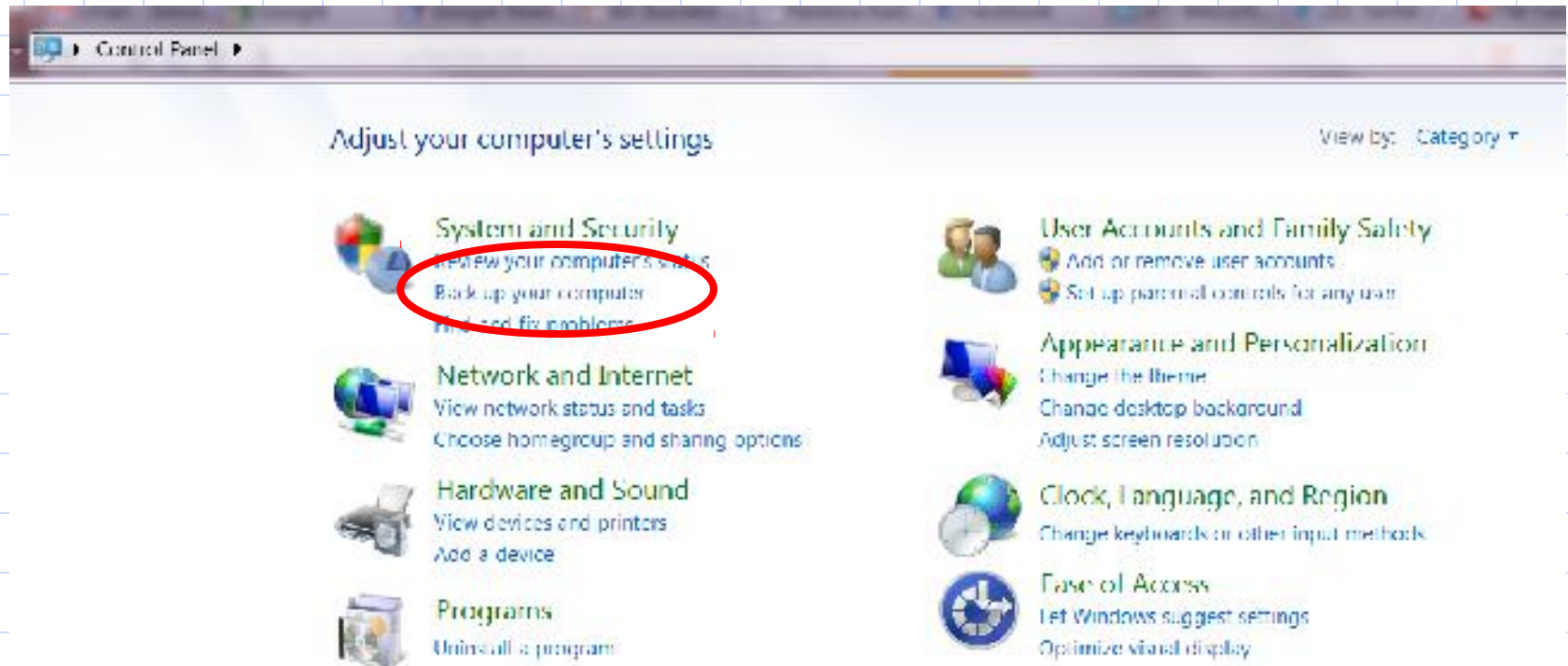
PC Backup: Windows XP (3)



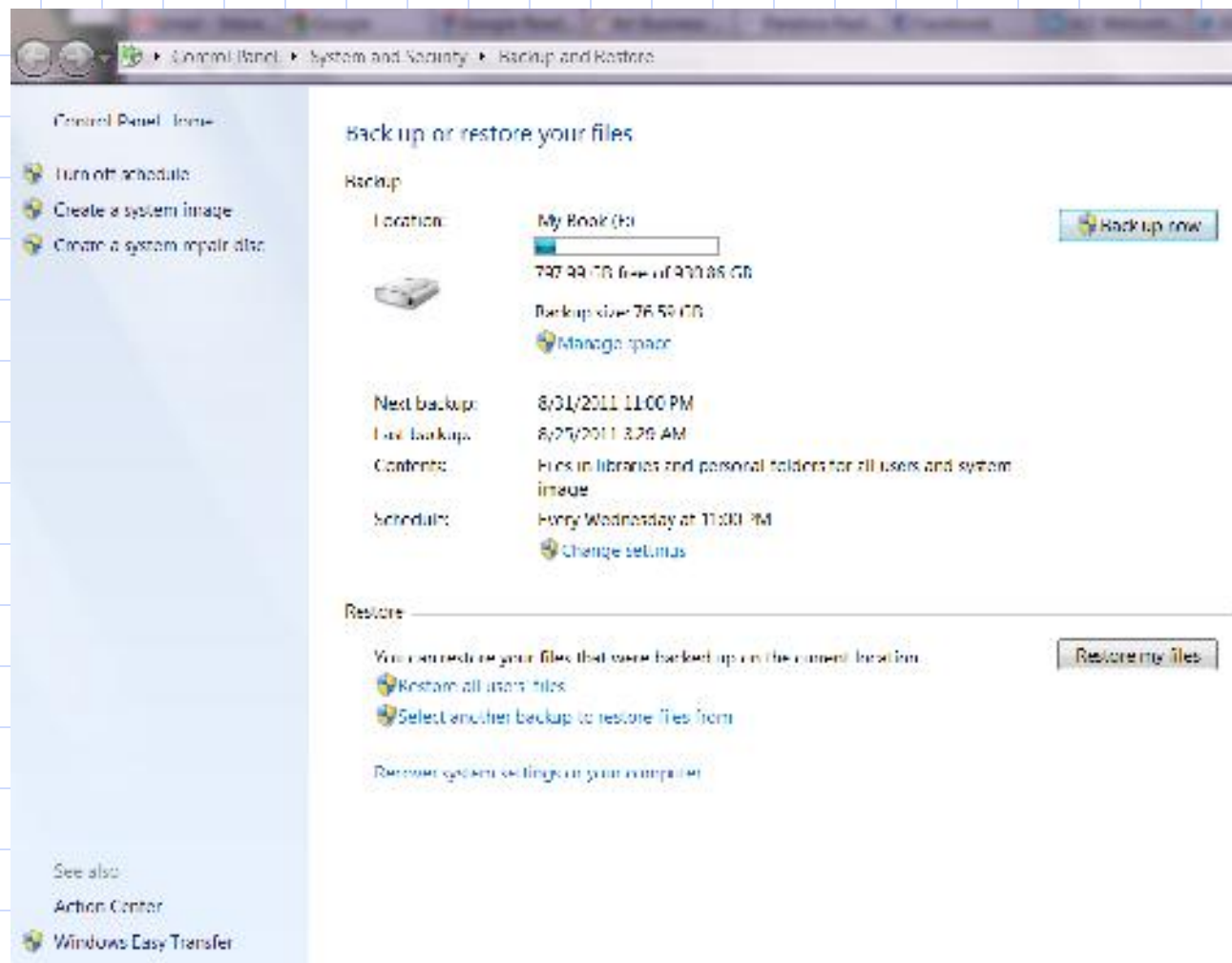
PC Backup: Windows XP (4)



PC Backups: Windows 7 (1)



PC Backups: Windows 7 (2)



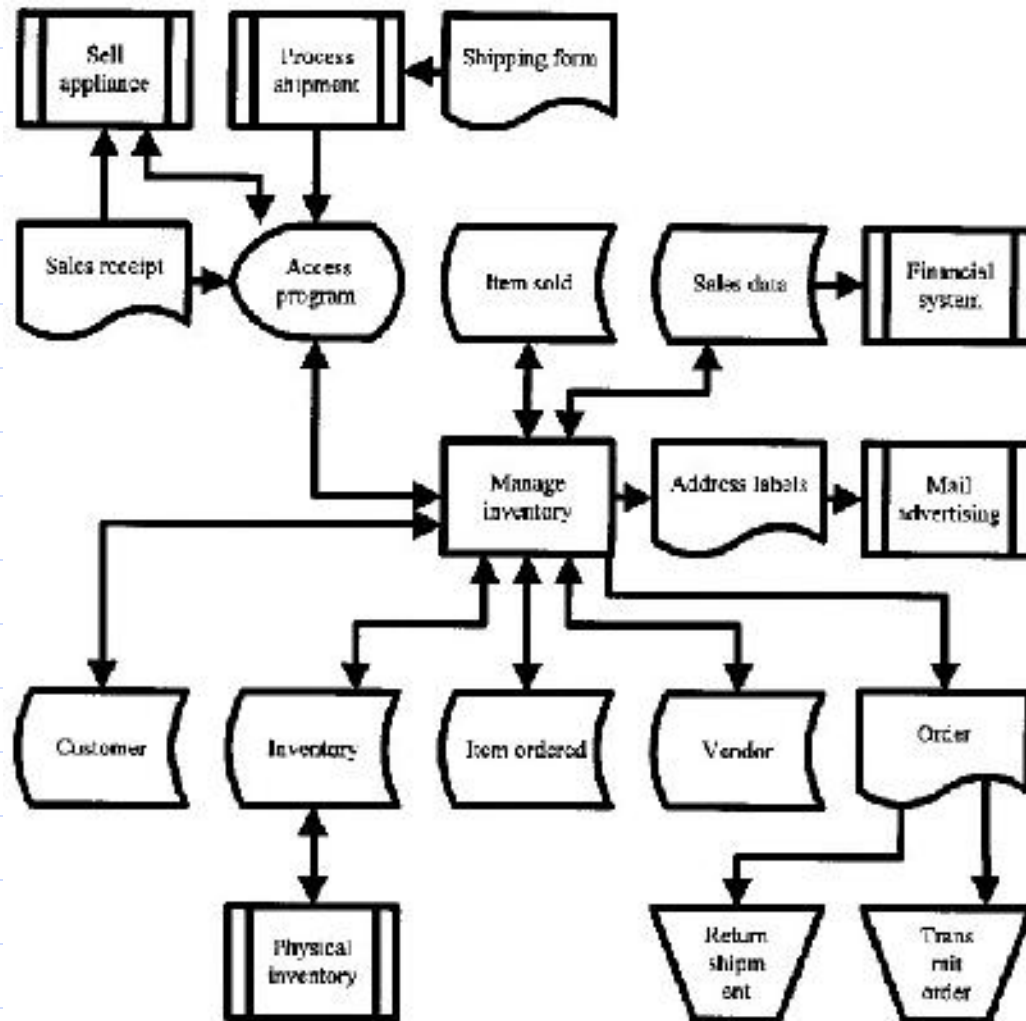
Apple: Time Machine



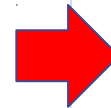
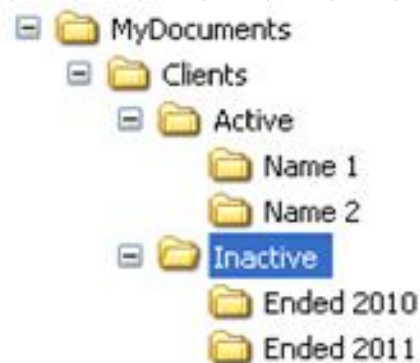
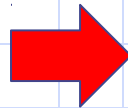
A Life Style, NOT a Diet



Create a System



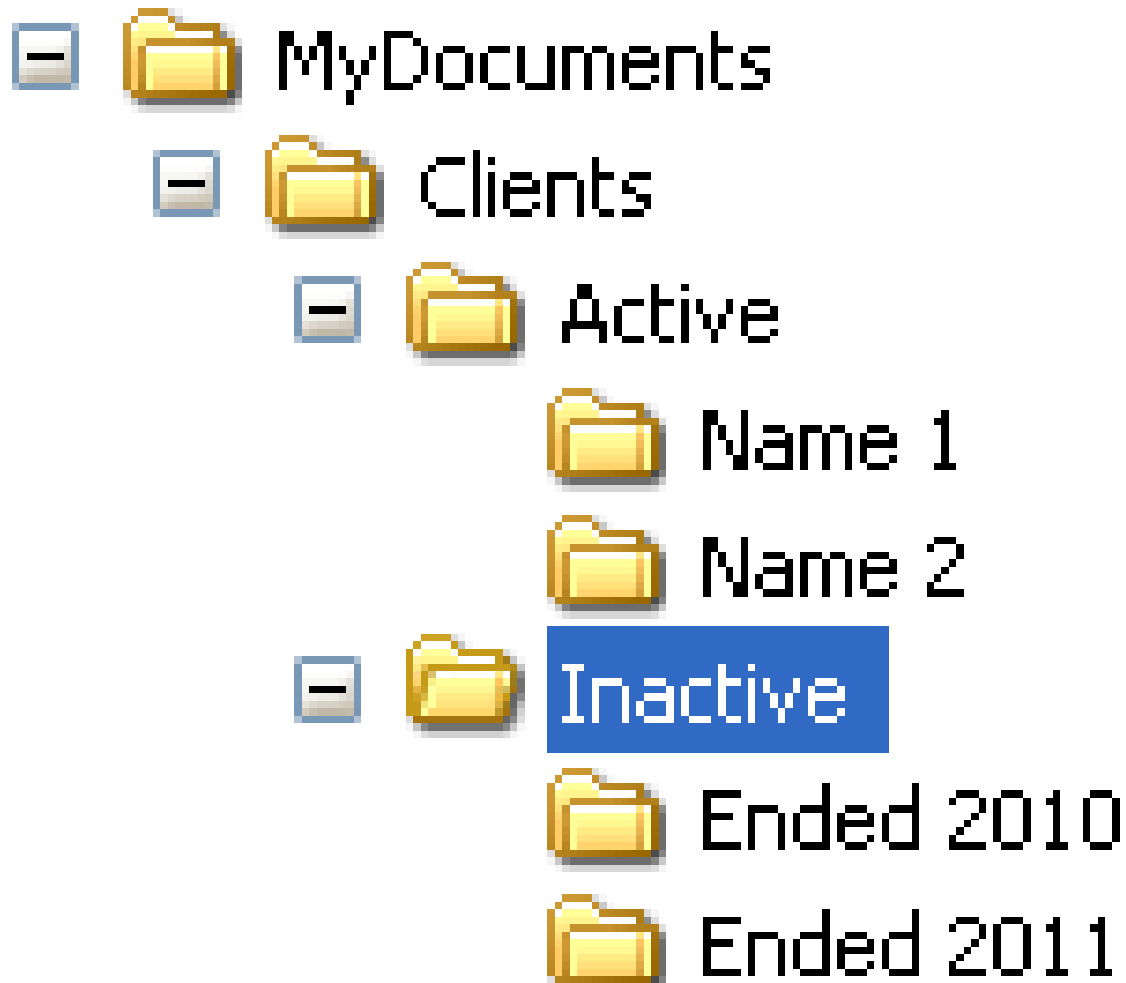
Scenario #1 -- Paper



Scenario #1:

- Scan piles of documents
- Organize on your computer
- Backup same day on external hard drive (Apple -> Time Machine)
- Back up backup #1 monthly onto #2
- Retrieve as needed

Organize for Faster Backups



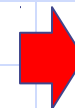
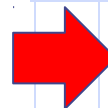
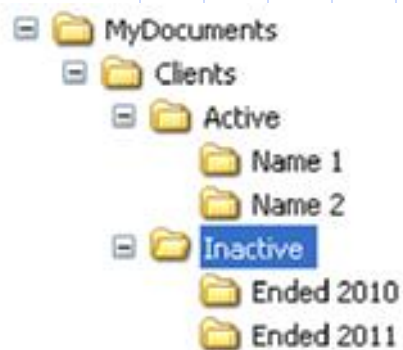
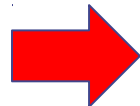
Organizing Digital Files

- ◆ Vehicle #1
- ◆ Vehicle #2
- ◆ [Address] Home
 - Archive
 - 1st Mortgage
 - 2nd Mortgage
 - Property Taxes
 - Homeowner's Insurance
 - Settlement Documents
- ◆ Archive
- ◆ Financial
 - Archive
 - Bank Statements
 - Broker Statements
 - Credit Cards
 - Credit Reports
- ◆ Legal
- ◆ Medical
- ◆ Personal
- ◆ Rebates
- ◆ Taxes (year-based)

Scenario #2

- ◆ Notes at client's home
- ◆ Save on laptop
- ◆ Back up immediately onto thumb drive
- ◆ Back up thumb drive daily onto external hard drive

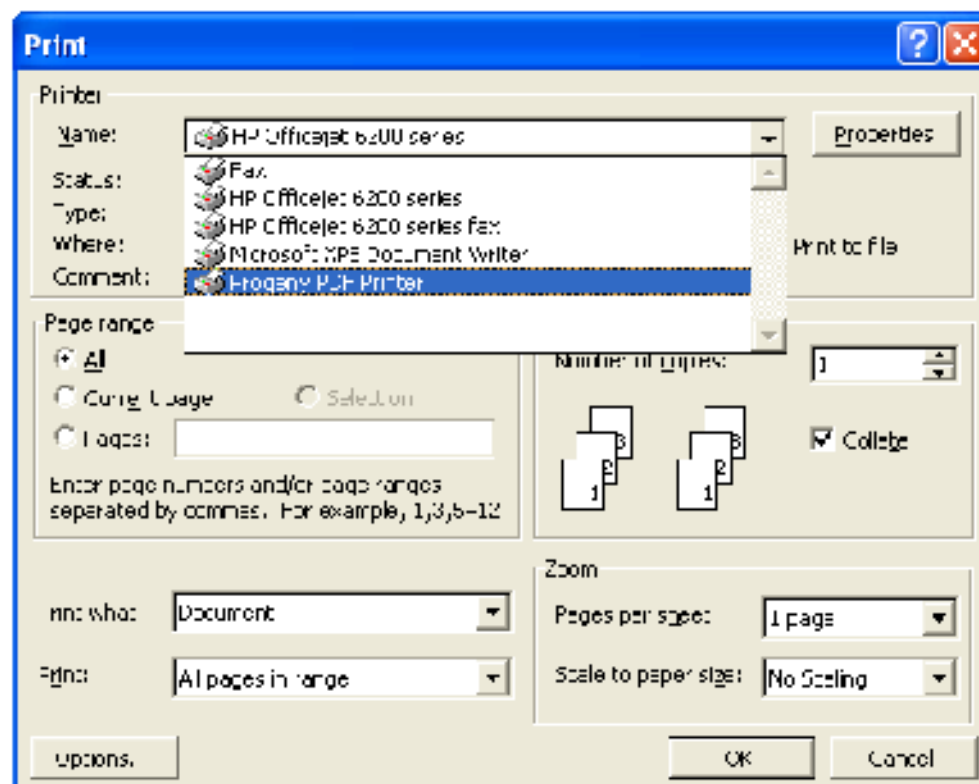
Scenario #2 – Client Meeting



I Can Do PDFs? ... I Can!

- ◆ Use Adobe Acrobat (\$99 - \$499+)
- ◆ Take photograph and save as
- ◆ Scan and save as

Secret #1: Microsoft PRINT



Print Screen Example



The screenshot shows the Nitro PDF software website. The navigation bar includes links for Products, Business & Enterprise, Support, Purchase, Company, and In the press. Below this, there are tabs for Nitro PDF Professional, Nitro PDF Express, and Free Family. The main content area features a large image of the software interface with a magnifying glass icon and the word 'Zoom'. To the right of the image, there is a section titled 'Thank you for downloading Nitro PDF Professional OCR.' followed by a paragraph of text and a 'Buy Now' button with a price of \$119.99. At the bottom of the page, there is a section titled 'Need help getting started?' with three bullet points providing links to a tour, a knowledge base, and an online user guide.

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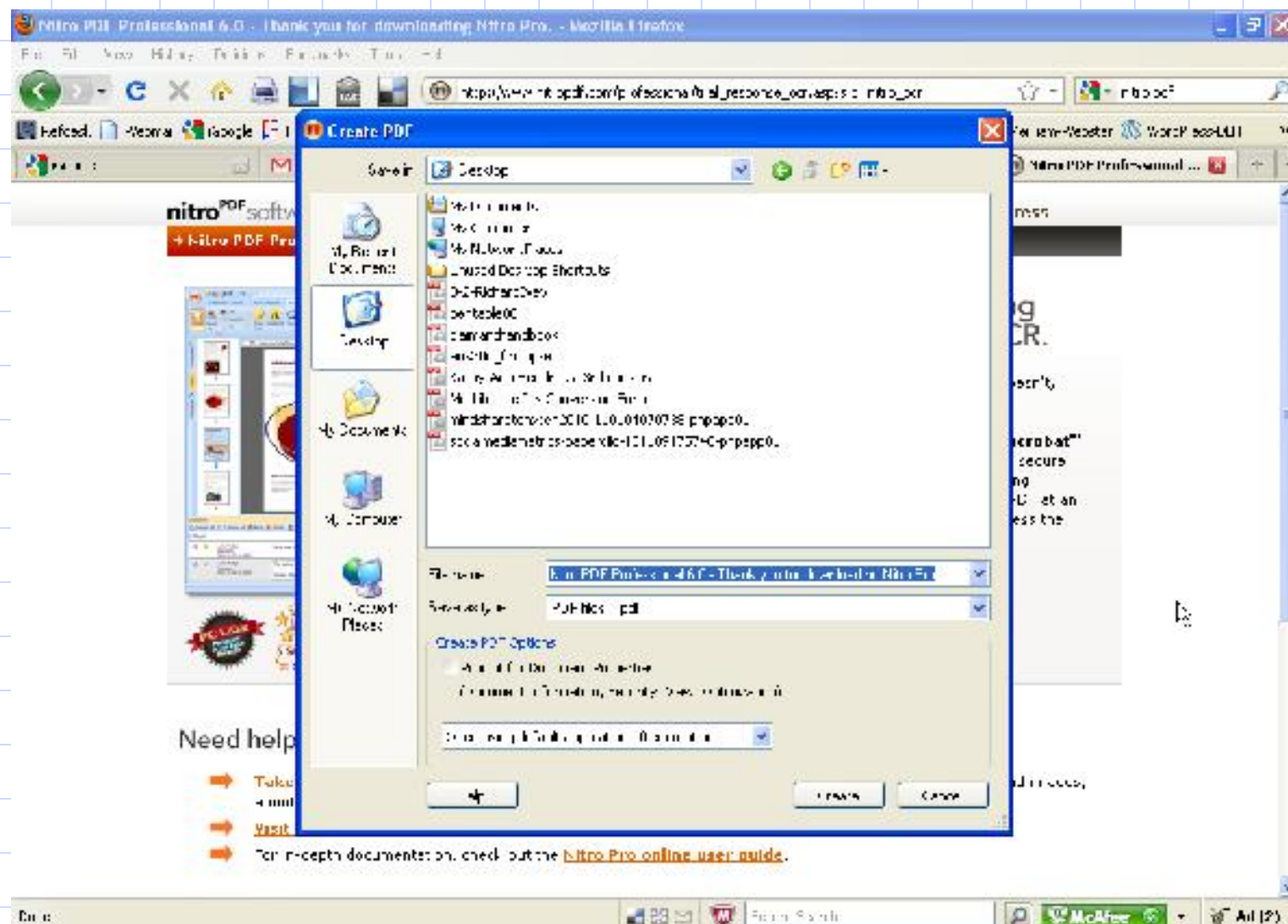
\$119.99 Buy Now

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Need help getting started?

- ➔ [Take a tour](#) and get a comprehensive overview of Nitro Pro. See how you can create PDF files, edit text and images, annotate, review, secure, and fill-out PDF forms.
- ➔ [Visit the knowledgebase](#) for a comprehensive and easy-to-use, frequently asked question search FAQ.
- ➔ For in-depth documentation, check out the [Nitro Pro online user guide](#).

Print to PDF Example



Print to PDF Example

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Need help getting started?

[Take a tour](#) and get an introduction to Nitro Pro. Keep this guide handy for quick reference and to get the most out of the software. Nitro Pro is a powerful PDF tool.

[Visit the Knowledgebase](#) to learn more about the features, benefits, and related products of Nitro Pro.

For in-depth documentation, check out the [Nitro Pro online user guide](#).

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of 1

12/11/11 12:11 PM

Secret #2: PDF Software Free



The image displays a promotional banner for PrimoPDF software. At the top, a blue header features the PrimoPDF logo on the left and a "Download" button on the right. Below the header, the text "Get the world's #1 free PDF creator..." is centered. The main part of the image shows a screenshot of the PrimoPDF application window. The window title is "PrimoPDF by Nitro PDF Software". The interface includes a menu bar with "PrimoPDF" and "nitro PDF software". Below the menu bar, there are five icons: "Screen", "eBook", "Print", "Prepress", and "Custom". The "Screen" icon is highlighted with a yellow background. Below the icons, there is a section for "Document Properties" with a "Change" button. Below that, there is a section for "PDF Security" with a "Change" button. At the bottom of the window, there are two dropdown menus: "Save As:" with the value "Full when creating PDF" and "Post Process:" with the value "Open PDF". To the right of the window, there is a promotional graphic for "Create and Edit PDFs" by Nitro PDF software, which includes a "Download Free!" button. At the bottom of the entire image, there is a large grey button that says "Download Free Windows XP/Vista/7" with a downward arrow icon.

PrimoPDF. Download

Get the world's #1 free PDF creator...

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PrimoPDF nitro PDF software

Screen eBook Print Prepress Custom

Smallest files, images suitable for onscreen viewing only.

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PDF Security: None Change

Save As: Full when creating PDF

Post Process: Open PDF

Create and Edit PDFs
create, convert, edit, combine,
secure, annotate, form-fill, review,
and more. 100% industry standard
PDF files.

Download Free!

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Windows XP/Vista/7

Passwords

◆ Lousy

- Spouse, kid's or pet's names

◆ Horrible

- password

◆ Disastrous

- 123456

◆ Smart

- p@55w0rD\$

You Are Not Alone



Help box ... Search engines ... Slideshare.com

Parting Thoughts



- ◆ Save multiples
- ◆ Store multiple places
- ◆ Label everything

“The handyman's secret weapon - duct tape.” – Red Green

Thank you

David L. Haase



DavidLHaase@Gmail.com

LinkedIn - www.linkedin.com/in/davidhaase

Twitter – www.twitter.com/dlhaase

Blog – Media: By the Numbers

mediabythenumbers.wordpress.com/