

# Paper Clutter Solutions

By

Lindsay Hilsenbeck

# PAPER CLUTTER SOLUTIONS

Don't let all the paper that comes into your life intimidate you. Even if you have lost control of it right now you can reclaim your space and order. Be patient and consistent and keep regularly 'organizing' till you have a clutter free space to live and work in. Then set up some organizing systems and develop strategies that suit your needs and fit your lifestyle to ensure it doesn't overwhelm you again in the future.

Organizing your space is a process that takes logical, consistent steps. The longer you leave it the longer it takes to reclaim order and peace of mind.

First of all think carefully about how all that paper accumulated in the first place. It all arrived either by mail or you or someone else bought it in. To avoid paper clutter returning once you have sorted and purged you need to devise some rules and strategies for your space. Try these on for size...

- Decide that if you can get current information on the internet at the flick of a switch (or push of a button) you will not store the paper version of this material. We all know that a month from now much of that financial journal will be outdated or medical advice discredited so why do we keep all this information in our space? Only keep docs that are one offs or specific to you otherwise let the internet do the filing and storing for you.
- Don't be tempted to print off info you find on-line. *Really* think about it before you ever use your printer....it will be one more piece of paper to file and take care of. Set up a good virtual filing system where

- you can find what you need when you need it and leave all internet info there.
- Buried in newspapers? Try canceling your daily issue and just get the weekend copies delivered. You can buy a copy during the week if you know you will have time to read it that day. And don't bring it home...leave it on the train, at work or in Starbucks!
  - At a Trade Fair or similar event? *Before you leave* sort and purge what you take with you...it all looks glam till it's a messy pile on your office or kitchen floor. Again do you need the hard copy anyway?...can you just note the companies internet site on your PDA and get all the hard copy information you're holding there on line?
  - Be ruthless especially with junk mail. Just think about your habits. Do you have a track record of saving coupons, *but hardly ever use them?* If 'yes' then from today start tossing them. I hear you say you might have used one, one day, and now can't...but the reality is if you only use one in a blue moon and the rest pile up causing paralyzing clutter is the 75c saving good value – or an expensive habit you need to break??
  - Decide to keep all your business papers in one place. No more piles in the bedroom or on the dining room table. First pare down your paper volume (usually 80% of what you have kept - including papers you have filed - you will never reference again....think about it!) then set up a lean and mean filing system to store current *absolutely necessary papers* and an ACTION file system to hold papers while you work on them. You may be lucky enough to have a home office if not designate a desk to be 'it' Get a roll around drop file or a two draw filing cabinet and put it close by and your ACTION FILE system on the desk top...now you can start to tame the paper beast!!

## Schedule Your Sessions

I suggest you schedule 'organizing sessions' at least on a weekly basis, more often if possible. If you have a lot of clutter to sort through how about dedicating a block of time every weekend and one or several shorter sessions during the week until you get ahead of the clutter curve!? If you can't maintain focus that long then several mini sessions may work for you? How well you can focus and stay 'on task' will have a lot to do with how you set up your sessions. See what works best for you and then stick to it.

But don't keep nebulously thinking... "I must get organized". To really get the job done and your 'stuff' under control you have to decide what time, and on which day, you will work on this project and write it into your calendar or PDA. **Only when you schedule a session and write it onto your calendar does it become a real goal rather than a vague wish.** And don't be tempted to 'break' your appointment for any reason other than an emergency. You will only get the job done by consistently working on it.

And remember if you lack confidence in your ability to get organized its important that you set up sessions that are going to reap the best results for you. By seeing positive changes and your situation steadily improving you will be encouraged to keep at it. So don't sabotage yourself up by setting up impossible goals or sessions that exhaust you. Just find a reasonable scenario that works for you and stick with it.

If you find organizing particularly hard a good idea is to plan a treat after your session is completed. Choose something that will make you feel good and give you something to look forward to. If you can link pleasure with getting organized you will be more likely to stay committed. And gradually the payoff of being well organized will be its own reward. You really will save lots of time and money and be proud of your

space and less stressed so you can enjoy it once you're clutter free!!

## **Focus on One Do-able Section at a Time**

Ok so you are buried in paper. The first thing to remember is that it probably took a long time for you to get so paper-logged! So don't expect to get perfectly organized and sorted out in one afternoon. Be kind to yourself – be realistic. And remember how ever much paper you have to clear (and some folk have rooms full of boxes of papers dating back many, many years...) you only have to focus on one 'doable' section per organizing session.

Remember the old joke...

Question.... "How do you eat an elephant?? As with organizing the answer is "One bite at a time!" Patience and persistence is the name of the game.

## **How long to work?**

Through trial and error decide how long you can work at an optimal level and set a timer to give yourself a 'time boundary'. Inevitably there is a certain amount of organization needed to start and finish your session so if you can work for longer periods of time that's most efficient, time wise.

If you have ADD, and just looking at all that paper overwhelms you, take a cardboard tube and use it like a telescope. Look down the tube and what you see is what you will organize next.

(Or if you are encouraging young children to tidy up try putting a hoola hoop around a messy area of their room then suggest they put away the things inside...keep moving the hoop till the room is tidy.)

## Now Begin

So you're ready to begin. I suggest you have 3 medium sized boxes and a large TRASH bag at the ready. Hang the bag over a chair and clip it in place with a clothes peg or bulldog clip so you can easily toss paper to recycle into it. Mark the boxes KEEP – SHRED – OUT. Now sort.

Any papers you have to keep (see my paper retention guide at the end of this booklet) put into the KEEP box to be filed or archived later (any papers that are current and need action keep separate – an IN TRAY on your desk would work well)

Use the second box SHRED for papers that can be used to steal your identity. Often this is only the front page of a doc not the whole thing. Shredding can be pretty tedious, especially if you have a lot, so don't toss everything into the shredding box without considering this.

Put the OUT box by the door and put into it any items you come across that don't belong in the area you're working in. 'How did that back-pack end up in the office?!'

And of course any paper TRASH goes into the bag to be tipped into your paper-recycle bin.

### **A few tips here:**

- Move as quickly as possible through the sorting process. Don't get caught up in reading the content of papers you sort. Remember you are there to sort not action. Just scan to get a good idea of what each paper is about then decide in which of the 5 containers it belongs....period!

- You may prefer to sort the papers you are going to KEEP more accurately at this point. If so have separate boxes for:
  - Archive (need to keep long term but not in immediate space)
  - File (need currently in immediate space)
  - Action (needs to be worked on before filing...)

I personally prefer to do a quick sort initially then go back and fine tune

- Put your SHRED box and KEEP box on opposite sides of your work area. If you get tired you can easily 'loose the plot' and suddenly realize you have been tossing the keep papers into the shredding box for the last fifteen minutes!
- For the same reason remember to write on the box flap or put a large sticky note on your boxes to remind you which is which.
- If you are able to work for long stretches at a time or tend to hyper-focus do take regular breaks to stretch and have a glass of water....an egg timer or alarm will be useful to remind you to take a mini break.
- Having said that don't leave the work area during your allotted session time....except for a bathroom break. If you find something that doesn't belong in that room put it into the OUT box by the door to be relocate later. If the phone rings let your answer machine pick up.

Have water on hand so you can take a mini break without loosing focus on the job at hand.

## **Finishing Your Session**

At the end of the session it's going to take you at least ten minutes or so to 'put away'. This includes taking out the trash. And putting away or distributing items in your OUT box that don't belong in the area you worked in.

Stack the boxes you have sorted neatly out of the way ready for your next session. At the risk of repeating myself - if you haven't made an appointment for your next session do so now. Look at your calendar and decide which day and what time and write it in....and keep your appointment come hell or high water.

Make sure any papers you found that need action are in a prominent place for you to work on them later.

Ideally you could do the shredding you have gathered now too. (Although many of my clients say they do this while watching a movie or some other activity to take the edge off the tedium!!)

So don't work until you are totally pooped and not able to action this last vital step. If you don't 'finish up' at the end of the session you run the risk of being more disorganized than when you started.

But don't over tax your self. If you're organizing session leaves you feeling exhausted you may well avoid doing another! Work as long as you can, comfortably, some days you have less energy than others so take this into account and be somewhat flexible. One day you may not be able to work comfortably for your usual session length but on

another you may work longer to balance it out. Listen to your body.

And pat yourself on the back for what you have achieved...remember small bites!! I like the idea of giving yourself a reward for tackling your organizing, especially if you feel overwhelmed by the very thought of it. Think of a treat that will boost your moral (not your hips!) and go enjoy. You deserve it...

### **How To Control Your Mail...**

It's important to set up strategies to stem the tide of income paper for future simplicity. If you have gone through a big de-clutter you will be keen not to get buried again. Here are some ideas:

- I suggest to my clients that they open their mail in the same place each day. An ideal spot is of course your business/home office desk. Or the place where you habitually write your bills or keep your filing.
- Have a recycle bin for paper and a shredder set up and plugged in close by.
- Try to get into the habit of dealing with each days mail as it arrives. But for the rare occasions when you just can't go through it there and then have an in-tray marked 'mail' to hold it.
- Make the rule for yourself that you will never let more than 3 days mail build up without going through it. But

if you're adding more mail to an existing pile place it at the **bottom** of the pile. When you sort start at the top. That way older mail gets sorted first.

There are a limited amount of decisions you can make when it comes to dealing with paper as it comes into your environment. In fact three. **You'll either file it, action it or toss it.**

My favorite activity of course is to toss or shred all junk mail. That will eliminate 50% or more of your mail already!!!

### **Action File System - To Keep Track of Paper**

But for papers you need to file or action I suggest you set up an action file system with a pocket file for each action your home or business generates such as **Bills To Pay, Phone Calls, Computer Work, Write/Reply, Read, File, School, Pending** (any items you have actioned but await a response...or put these items in your tickler file system If you have one) **etc.** You can buy packets of these ACTION file folders in iridescent colors ...or just get a different color for each action if possible to help you locate them.

And if you don't have one get a step back/up rack to hold the folders – seven sections should be enough – label each folder and place in the rack so you can see all categories at a glance.

**Put the system in a prominent place on your desk near where you open your mail. And remember this is an ACTION file system not a filing cabinet! You must action each pocket on a regular basis. I check mine during office admin time and have a couple of hours 'booked' to do any work that the action file holds.**

For items that arrive in the mail that need reading you may like to have two places to 'hold' them. I use my action file system to hold letters or application forms that need filling in, reviewing or signing etc and I have a basket to hold larger magazines and lengthy reading matter. *Make sure you put the latest arrivals at the bottom of the pile so older editions get actioned first.*

And put 'reading time' in your schedule. We all get a lot of reading matter these days so you need to factor it into your daily schedule. It takes a lot of time to keep abreast of your industry or read school information so don't expect to fit it into your spare time.....spare what you say!!?

With catalogs I simply replace the last copy with the new one and toss the older version immediately. If you get a lot try storing them in an A - Z expanding file under the letter most likely to alert you to the name of the catalog.

If magazines are piling up unread consider canceling your subscription and just buy a copy when you know you will have time to read it over the next couple of days.

With bills make sure you toss any advertising and the envelope it all come in (any info on the outside of the envelope will be on the bill itself) and place the bill with its return envelope together in your Bills To Pay action file.

To simplify bill paying I have arranged for all my bills to be due around the same time of the month which means I only have to have one bill 'paying session' per month and ensure every bill is paid on time. I also pay on-line which saves me a lot of time and money. (For details of how to do this go to my FREE E-Zines and read how...)

But again it's really important to get into the habit of checking your action file system to ensure items are not lurking un-actioned inside for too long. I suggest to my clients they schedule an appropriate amount of time each

week to work on the 'to dos' in the system. And schedule this time on your calendar or PDA – make it a set appointment. **Remember this is an ACTION file system not a filing cabinet!!**

## Tickler File System

In conjunction with your Action File System I suggest you set up a tickler file system which is a 1 – 31 concertina file which will contain all the current months' loose papers. These are typically papers you don't have to so much ACTION as to be able to lay your hands on at the right time. Often you will have actioned them already and now just need the paper to complete the task or job

File each paper on the specific day it's needed....

- 10<sup>th</sup> tickets to a show
- meeting a friend on the 15<sup>th</sup> put information to pass on to him or her in that slot – if you intend to return a large item write a note to yourself and drop it in the 15<sup>th</sup> slot to remind you
- dry cleaning stubs ready on the 8<sup>th</sup>
- fathers birthday on the 18<sup>th</sup> – file it on the day it has to be posted to arrive on time e.g. 13<sup>th</sup> (if you'd like to be super organized you could write all your birthday cards at the beginning of the year and file them all ready in their envelopes addressed and stamped! Or when you buy cards just drop them into the right slot and write on the day they need to be posted)
- library book due 21<sup>st</sup> – file the ticket
- information to take to a meeting on the 19<sup>th</sup>
- form to go back to school 22<sup>nd</sup>
- airline tickets for your trip on the 19<sup>th</sup>
- flyer to a seminar which needs to be booked by a 14<sup>th</sup> – again give yourself some wiggle room if there is lead

time for an event...for example if you want to book a class or seminar and the cut off date is the 14<sup>th</sup> then file the flyer in slot 9 if you intend to post it.

For items due after the end of the current month use a Jan to Dec (1 – 12) concertina file and simply put anything that needs to be actioned in say December in that pocket. At the end of each month take the next months items and sort them into specific days in your 1-31 file.

It sounds a bit complicated as I write this but once you set up the system and get into the habit of checking each days 'pocket' you will be amazed how relaxed you'll start to feel.

No more crowded notice boards with important event notices buried one on top of the other...or a million and one sticky notes all over your desk top!!

You can trust that you'll never have to hunt for airline tickets at the last minute. Or find a flyer for a seminar you really wanted to attend when it's too late to book it. Or find a gift voucher that has expired. Meet a colleague and then find an article in your office a week later you intended to give that person. Never again!!

**But it's vital you get into the habit of checking your tickler file system DAILY.**

**Make it a ritual to check the system when you do another job be it at home or in the office on a regular basis. If its an 'at home' system how about always checking that days slot when you have your first cup of coffee or tea in the morning...or immediately after you have cleaned your teeth.**

**If it's a work system then commit to checking your tickler file system just BEFORE you check your email. As with any new system it takes some time to get into**

**the habit so work at it for a while until it becomes part of your established routine...** (And if you're setting up a system to be just work related make sure you don't file on weekend dates).

## **Controlling Paper While You Travel..**

There are only three things you can do with paper: KEEP it for future reference, ACT on it immediately, or TOSS it.

Remember to think carefully about how many hard copies you need to keep. Anything you can get on the computer you don't need to save on paper...make it a mantra

To make paper control easier while you are traveling, create several colored plastic file folders for your briefcase or a plastic expanding file with several slots and label them according to the next action you will take with each piece of paper you collect on your travels. For example: file, phone calls, data entry (business cards etc), post, read, write, receipts (a file for expense reimbursement or tax deduction receipts) pass-on etc....almost like a mini action file system.

It will make working out of your briefcase easier. You will be much better organized when you get back to your home base, less likely to mislay important papers or business cards and best of all you won't schlep around a ton of paper that you end up tossing when you get back to your office!

## **Paper Retention Guide... (what to keep and for how long)**

All very important papers should be stored permanently in a safe deposit box, fireproof home safe or with you lawyer or

at your bank. These are papers that cannot be replaced or would be costly or trouble some to do so:

- Records that prove ownership such as real estate deeds, automobile titles, stock and bond certificates
- Birth marriage and death certificates
- Legal papers such as divorce and property settlement papers, citizenship papers, adoption papers, military papers.
- Contracts
- An inventory of your house or a video of all your valuables
- Wills, Living Wills, Trusts, Durable Power of Attorney
- Passports
- Burial Lot Deed
- Stocks, Bonds and other securities (these must be signed to sell but signatures can be forged if they are stolen)
- Leases
- Patents, trademarks and copyright
- Social Security card and green card

If you don't have a home safe you could rent a safe deposit box. The yearly rental at a bank or saving and loan company is inexpensive. Often the smallest size is adequate and large enough to hold everything that should be in it. And you can claim it as a deduction if its being used to store business related documents.

Other important docs to keep safe but not in a safe!!

- Income tax returns
- Income tax payment checks
- Annual financial statements and books of account
- Corporate documents
- Stock records
- Retirement and pension records
- Licenses,, trademarks and registration applications
- Investment trade confirmations and statements that

- indicate buying an selling
- Diplomas
- Documents substantiating fixed asset additions

For those that own their own homes documents that record the original cost or value of your property must be kept. Also keep any receipts and records that show home improvements to reduce capital gains tax if your property is sold for more than its original cost or value.

#### Keep for Six Years

- Bank reconciliations and void checks
- Cancelled payroll and dividend checks
- Personnel and payroll records
- Supporting documents for tax returns – including all receipts and bank statements or checks, utility records, medical and dental bills etc
- Property records/ building contracts
- Accident reports and claims

#### Keep for three years

- Credit card statements
- Medical bills incase of insurance disputes
- Utility records if under dispute otherwise one year is sufficient
- Expired insurance policies

#### Tax Records

You need to keep all records and supporting documents for filed tax returns for six years should the IRS decide to audit you. There after you need only keep a copy of your tax return. You only need to keep canceled checks that are proof of legitimate tax deductions. So save only those that substantiate income tax deductions such as those used to pay for charitable contributions or medical expenses...put a large T in the subject line of the check to help you sort out

your checks later. If your only record is the carbon copy you will need to keep the statement as proof that the check was honored.

Keep all you old copies of tax returns. Please note that the retention of tax related documents, files receipts, income tax returns or other tax related collateral materials is governed by Federal and State Law in the United States. Please check with a qualified tax advisor or with the internal revenue service (Federal) or your local State Revenue or Local Tax Departments (State and Local) for the applicable laws concerning retention of tax related documents in your state.

(The guidelines presented in this booklet are suggested guidelines only. Please consult with a qualified attorney or other advisor before you dispose of or destroy any irreplaceable documents).

### **A Final Word...**

I hope you have gained some ideas and motivation to help you to clear your paper clutter, and set up systems to keep your papers in order.

Good organization isn't a luxury it's a necessity these days. We are bombarded by a massive amount of information and to keep your affairs in order you need to have systems that enable you to keep your head above that tidal wave of paper. I read that we each get more paper given to us in one month than our great-grand parents had in their whole lives! So go on, set up an appointment with your self to start on that pile on your desk this week!!

**BUT** If you have tried the systems and strategies I have given you. Or tried to "get organized" on numerous occasions; bought all the organizing books; and have several filing systems and still can't keep track of your paper

work, or find what you need, when you need it. **Stop wasting time and feeling frustrated and get some help!** Hire a professional organizer to help you.

Don't fall into the trap of thinking you 'should' be able to keep your home or office well organized. I have lost count of the amount of clients who say they feel ashamed that they can't get themselves organized and had to call me. Why do we expect ourselves to be able to do everything? If ADD or lack of time or organizing skills prevents you from keeping on top of things why fight it!! ***You don't have to be overwhelmed with clutter.*** None of us thinks twice about using the services of most consultants. Do you try to fill your own teeth, or fix your own car?!! Professional Organizing help isn't different. It's a service that has sprung up, and flourished because it's needed!!

Your home should be a haven where you can recharge your batteries. Not a place that you're ashamed of that saps your peace of mind. Reducing clutter and getting organized will take away feelings of guilt and embarrassment. And you'll be able to relax or entertain in an environment you're proud of, that supports and nurtures you.

And a well organized working environment coupled with good time management skills aren't an option if you plan to be a successful business person. You'll save time and money and reduce stress and feelings of overwhelm. Efficiency is the name of the game.

Once you're well organized you will have more time and energy to focus on what really matters to you...

If you would like to have a complimentary consultation with me by phone feel free to call and set up an appointment.

I would be delighted to discuss your specific situation,  
and needs with you.

Best of luck...Lindsay

**Lindsay Hilsenbeck**

Senior Consultant

Professional Organizing

Phone: 510 669 1152

Email: [Lindsay@professional-organizing.com](mailto:Lindsay@professional-organizing.com)

Website: [www.professional-organizing.com](http://www.professional-organizing.com)

*Copyright © 2004 PROFESSIONAL ORGANIZING BY LINDSAY HILSENBECK*