

10 Solutions to Your Paper Pollution

Newspapers, statements, sticky notes, letters, junk mail, cards, receipts--STOP! It's any wonder people feel overwhelmed and can't get out from down under the avalanche of paper? Here are 10 simple tips to maintaining your sanity:

1. **Daily Attack:** Sorting through papers 5 minutes each day, rather than having piles and no smiles because of clutter build up.
2. **Curtail the Mail:** Handle it everyday opening it up over the trash can--get rid of anything you don't need. Then sort the rest of your mail and place them in categories--bills, papers that need to be referred to, to be read, and papers to be distributed to family members (a colored folder for each member would be nice).
3. **Weed Out Your Filing System:** You could probably reduce its contents by 50% or more. Set aside a few hours over the next week and go through each folder. Recycle what's outdated, and toss anything that no longer interests you (recipes, old magazine articles, and anything else that no longer applies to you now).
4. **Precious Moments:** Can't get rid of those sentimental papers or objects? Put a limit on your sentimentality by designating a certain amount of space for those items. If you are bulging at the seams, it's time to clean out again.
5. **Papers Come Lately:** If you're subscribing to magazine and newspapers and don't have time to read them, consider bringing some reading material in a folder or brown clasped envelope with you at the doctor's office, flying for example to catch up, or consider canceling some subscriptions. On the articles you want to keep, write on a sticky note what action needs to be taken and/or highlight some specifics in the article so you don't have to reread why you kept the information.
6. **Clip, Read, Toss:** When reading a newspaper or magazine, keep only the articles that interest you and toss the rest. File it in your filing system under a subject you'll remember.
7. **Consolidate, Don't Hesitate:** Use "one" system that will consolidate your schedules, calendars, to do lists, notes, and other lists of information. Loose papers get easily misplaced, especially when big pieces of paper are put on top of small papers. A 3-ring binder with index dividers for the subject name, and see-thru pocket holders are great for organizing your busy life.
8. **Paper or Trees?** Last count, there is 600 million miles of pages printed from computers everyday! Print what you must, but copy and paste into a word processing program under specific subjects. Another way is to keep a simple log such as the date, description, website, and very brief comment of what you found so you can retrieve the information when you need it. Simple, easy, but very effective.
9. **Are Coupons Worth It?** A lot of people clip, sort and never use them. If you do keep and use them, use a coupon shorter and highlight the "expiration" date.
10. **To Keep or Not to Keep:** It's always advisable to speak with your accountant. According to the IRS, if it has to do with your taxes, keep your records for 10 years, as they can still audit you as long as your claims aren't fraudulent. If the IRS suspects your claims are fraudulent, you may have to prove your claims beyond the 10-year mark. Otherwise, it could be a very costly and stressful venture to try to remember and/or produce the documents if the IRS should call you in for an audit. If you still own something, like property or a vehicle, keep that documentation also.

