



Empower Me to be Clutter Free – Purging Your Paper Piles

Amanda Nielsen & Denise Schroeder

OBJECTIVES:

- Improve your ability to organize the paper that comes into your life
- Identify important papers
- Create a file system that works
- Establish a system for keeping papers organized

What papers do you struggle to find among your paper piles?

We all have:

- Vital papers
- Important papers,
- Not so important papers
- Trash

Many of us have:

- Magazines
- Cards

- Kids artwork, and other things that accumulate

Do you have a System?

What's working? Do you have a good system for organizing your mail, receipts, pictures?

What's not working? Are you having a hard time purging kids school papers, magazines, newspapers?

Does the task feel overwhelming because you are not sure what to keep?

Ideas for things that work:

- Binders with clear pockets already in them
- File Folders
- File cabinet/file box
- Magazine holders
- Baskets

Before you start, think about what your goal is. How do you want your work space to look? Imagine what you want your office space or paper storage space to look like. And how nice it will be to have your papers organized so you can find what you need. And how nice it will be to eat at the kitchen table if you pile your papers there. It doesn't necessarily have to be a desk. It can be anywhere: desk, table, closet, section of the counter, kitchen counter.

Start by setting new rules!

Think through how your new system for handling papers will work. Set new rules – who will be responsible for paper organization? Where will papers be located and when will someone organize them?

Ideally, the rules would include:

- 1 person should be in charge of creating a simple system that works
- Everyone in the home can help maintain
- Active files in one place

- Easily accessible
- Have a master list of where everything is; kept in front of the filing system along with a summary of professionals you use.

Set a Date

- Schedule a time to get started on your paper purge
- Gather supplies:
 - File folders
 - Hanging folders
 - Labeling materials
 - Filing containers
 - Binder/binder pockets
- Keep the system SIMPLE!!

Select a Starting Spot

- Gather all papers; bring together in one spot
OR
- Clean or purge different locations; then bring them all together

Shred, Recycle, Keep

- We use around 20% of our papers, so technically we can get rid of 80%!!
- File as you go

SHRED - Shred papers that you don't need that contain identifying information. Throwing these papers in the trash can leave you open to identity theft. Thieves will go through the trash to get pre-approved offers, credit card or banking information. If they have enough of your personal information they can establish credit under your name. A cross shredder is the most effective shredder to use, it prevents thieves from reconstructing the document.

Things that identify you:

- Account numbers

- Credit card numbers
- Financial information
- Financials from any organization
- Bills
- Checks
- Medical information
- Old tax documents

What to Keep

Keep Current information only. To help reduce paper over time:

- Can I find this somewhere else?
- Do I use this subscription?
- Open mail as you bring in – Sort, trash, recycle

Throw out:

- Receipts not necessary for taxes/warranties
- Warranties/manuals
- Coupons
- Recipes that you don't use
- Magazines/old papers

Keep the following:

Items providing information

- Insurance policies
- Wills
- Military records
- Employee benefits
- Pension information
- Divorce decree

Items identifying you

- Birth Certificate
- Passport
- Marriage License
- Social Security Card

Items showing ownership

- Deeds and Titles
- Security Certificates

This table shows how long you should keep certain documents. This helps eliminate the amount of documents you have and helps to ensure you have to correct documents when you need them.

| Document | How Long to Keep It |
|--|--|
| Bank statement | 1 year, unless needed to support tax filings |
| Birth certificates, marriage licenses, Divorce decrees, passports, education records, military records | Forever |
| Contracts | Until updated |
| Credit card records | Until paid, unless needed to support tax filings |
| Home purchase and improvement records | As long as you own the property |
| Household Inventory | Forever update as needed |
| Life Insurance | Forever |
| Insurance, car, home, etc. | Until you renew the policy |
| Investment statements | Shred your monthly statements; keep annual |

| | |
|----------------------------------|--|
| | statements until you sell the investment |
| Investment certificates | Until you cash or sell the item |
| Loan documents | Until you sell the item the loan was for |
| Real estate deeds | As long as you own the property |
| Receipts for large purchases | Until you sell or discard the item |
| Service contracts and warranties | Until you sell or discard the item |
| Tax records | 7 years from the filing date |
| Vehicle titles | Until you sell or dispose of the car |
| Will | Until updated |

Now that we have talked about what to keep – where are you going to keep them?

Create an **active file** in your home that includes the following:

- Items you need today or this year
- Bill paying station
- Bank accounts
- Credit card information
- Insurance

- Tax deductions
- Will
- Family health information
- Resume
- Benefit information

A **Permanent (dead) file** in your home:

- Income tax documents
- Receipts that pertain to warranties and taxes

Outside of your home/fire proof safe – for items that are difficult to replace:

- Household inventory
 - Paper list of items that you own
 - Pictures of items
 - Videos of items
 - Take pictures of what is inside your cabinets
- Summary of professionals
- Will
- Original documents that are hard to replace



Household Inventory

If you don't want to list all of your items you can take pictures or video of your home so that you can remember what each room looks like and the items that are usually in them.

Make sure you include everywhere: closets, pantry, storage areas, garage.

Take pictures of rooms with doors closed and open. Also take pictures of storage spaces such as attics, basements, garages, and shops.

Take pictures of your kitchen appliances and gadgets, laundry area, etc.

Take pictures of all cabinets, drawers, even your underwear drawers – it is expensive to replace your undergarments.

These pictures will help you remember all the things that you own – if you need to use them.

Apps can help

There are many home inventory apps. Some are free and some have a charge. Look for one that seems intuitive for you and has good reviews. Search your app store for “Home Inventory”

Check with your insurance carrier, they might have an app for home inventory. For example Allstate has an app.

Some home inventory apps that are highly rated include: Encircle, Mememto Database, MyStuff 2 pro, Sortly, Nest Egg.

There are also home organizing apps which you may find helpful.

Helpful Tools

Downloading computer files and photos to a zip drive or jump drive can make it easy to travel with your important information. These items will need to be updated from time to time so set an anniversary date, like when the time changes, when you will update the drives.

You can get an app on your phone that can be used as a scanner. Some popular ones are: Adobe Scan, Evernote Scannable, genius Scan, Photo Scan and Smart Receipts.

If you store your information in the cloud it should update automatically.

Contact your local Health & Human Sciences Extension Educator for more information on controlling clutter and 2 additional clutter control lessons.