

Making More Time for Yourself: 21 Tips For Dealing With The Paper Clutter In Your Life

Fortunately, there is a lot you can do to reduce paper clutter in your home without too much effort on your part and get back control over your life. If you follow the 21 tips below you'll soon have the paper under control and be back in control of both the paper coming into your home AND your life. Even better you'll no longer waste precious time searching for that missing document or, worse, your cheque book; you'll never again have to pay interest because you lost a bill; you won't be embarrassed because you forgot to reply to a letter; you won't be upset because you mislaid the invitation to an exhibition you want to see; you'll lose that awful, distressing feeling of being overwhelmed by mountains of paper.

1. Cancel all subscriptions to magazines; think carefully about buying them from the newsagents, too. If you must buy one, read it and recycle it immediately; don't cut out articles; don't reread. If you support a charity that sends a free magazine, contact them and ask them not to send until further notice.
2. If you have piles of magazines around your home waiting to be read, be ruthless, don't read them - they are probably out of date - just donate them; lots of places (hairdressers, take-aways, dentists will be very grateful.
3. Do not buy a newspaper; if you pick up one on your commute to work, leave it for the next person or recycle at the end of the journey.
4. Keep a pen by your front door. If you receive any junk mail do not open it but write the message, "Please remove my name from your mailing list" on the outer envelope. Put it in the post box next time you are passing.
5. Put all leaflets and free catalogues in the recycling without opening them. Recycle any old catalogues as the prices will be wrong, and there will be nothing in them that you can't buy elsewhere, usually cheaper.
6. Sign up for paperless billing especially for utilities.
7. Immediately you switch on your PC before you look at your emails; mark the bill as paid with the date and amount and put in your 'to file' box.
8. Pay by direct debit or standing order where at all possible.
9. Consider carefully whether you really need printed bank and credit card statements; you may need to keep them for tax purposes but, if not, it's easy enough to check them online though you should find out how long you have access to them before committing yourself. Download a copy to your computer for future reference. Keep a paper copy of the account number and the number to phone if yours is lost just in case you don't have access to your computer.

10. Throw away credit card receipts etc when you have checked the statement unless you need them for tax purposes. If you leave your credit card at home and pay in cash there are no receipts to check!

11. If you begin to rely more heavily on keeping computerised records be sure to back up on a weekly basis.

12. Now for all those piles of paper you have. I'll be willing to bet you have no idea what is in most of them so the easy way to deal with them is to put most of them in the recycling without a second glance. Old letters and cards can go too.

13. If you have files go through them all and remove out of date information. If you have to complete a tax return you could consider filing according to your tax year, starting a new 'folder' for each year.

14. Can you improve your filing system? Does everything have to be in a separate file? Could you use a box or (lever arch) file with see-through plastic wallets? Could you separate your paper work into household (utilities, car, insurance, guarantees, contracts), and personal (finances including mortgage, credit cards, bank, health, medical, dental,) and, perhaps, legal stuff. Clearly label everything so it's easy to find; consider using colour; alternatively, you could even just number each file and have a separate list to help you locate it.

15. Be careful not to have your recycle bin where 'legitimate' paper could fall into it accidentally!

16. Day by day: try using stacking letter trays like they have in offices: one for monthly 'money stuff': cheque book, credit card slips, etc that you need quick and frequent access to; another for agreements and other correspondence that you should keep but haven't filed yet; maybe a third one for post that needs dealing with but not today.

17. If you have a lot of projects (work you do at home, or research for your next holiday) you could have a tray for each; when the project is complete, or you are back from your holiday, just tip the whole lot into the recycling bin.

18. Try and file on a daily basis - you'll feel much better and keep on top of it.

19. Since identity theft is such a big issue these days don't forget to remove your name and address from any paper you consign to the recycling bin. Shred any larger pieces that you really wouldn't want anyone else to see.

20. Recycle packaging and paper; only keep just enough for emergencies.

21. Finally, if you have to do annual accounts, now would be a good time to get them up to date and the paperwork filed away.

Follow these tips and quite quickly you will have your life back under control. Do, please, let us all know if you have any tips to add.

Rosemary Jane is the founder of South Coast Business Training, a resource for people who are new to online business and internet marketing or who wish/need to expand in this area. As a teacher and trainer with more years experience than she cares to count, in a wide variety of environments, she'd really like to help you. So if there are ways that you'd like help, or things you would like to know about internet marketing or starting an online business then please send an email to rjane07@southcoastbusinessstraining.co.uk As well as helping yourself your suggestions will be invaluable in building Rosemary's website into a valuable, easy to access resource for anyone new to internet marketing and online business.

Begin by reading her article about how to start advertising on the internet.

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