



Chocolate Cake Club™

Tips and Advice

HELPING *busy Moms*
GET ORGANIZED

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CONTROL PAPERWORK

DOES IT SEEM LIKE EVERY TIME YOU TURN AROUND THERE ARE MORE AND MORE STACKS OF PAPER EVERYWHERE IN YOUR HOUSE. DO YOU THINK THEY MULTIPLY AT NIGHT? DO ELVES COME IN AND WAVE A MAGIC WAND TO WATCH YOUR PAPERS GROW? IF ONLY THE TOOTH FAIRY WOULD LEAVE US A DOLLAR FOR EVERY PIECE OF MAIL, SCHOOL PAPERS, OR NEWSPAPER WE ACCUMULATE!

THE DAY-TO-DAY VOLUME OF PAPER THAT PASSES THROUGH YOUR LIFE IS DEFINITELY A CHALLENGE. WE HAVE PUT TOGETHER SOME TIPS TO HELP YOU DEAL WITH A FEW OF THE MORE CHALLENGING PAPER CLUTTER SOURCES.

HERE'S THE MAIL, IT NEVER FAILS ...

Mail is like a weed, if you don't create a routine to manage it, it multiplies like crazy and will take over any free space you have in your house. One day I looked around my house and saw paper piles on the kitchen counter, the kitchen table, the wash machine, the family room coffee table, my office desk, the printer, the stairs and in a stack in my car. Agh! It's just too much and spread out in too many places. It's hard to find anything. The National Association of Professional Organizers estimates that 25% of Americans pay their bills late because they can't find them. I know I've called Visa begging for forgiveness from late fees as I explained that I put the bill in a pile and forgot about it. However, I decided that this clutter was a problem and I went about looking for the following tips and tricks to help me get control of the paperwork chaos. Not all of these tips may appeal to you or work with your lifestyle but hopefully some of them will be easy for you to adapt and start you on the path to defeating the paperwork elves.

The "Touch it Once" Rule

While this rule can't appeal for every piece of mail that comes in the door it has certainly helped me strive to meet the goal. The Rule is simple. Only touch each piece of mail once. Open it, act on it, and then file it or throw it away. If you get a bill in the mail, open it next to where you store your check-

book, pay the bill and move on. This way it is done and won't be hanging over your head. Not only will this reduce your daily stress but it also allows you to get rid of the paperwork piles. Put it in the paid bill file, shred it or throw it away but don't leave it sitting in a pile anywhere in the house.

Let's say you receive a birthday party invitation for your kids in the mail. Call and RSVP immediately! Write the date and time in the Family Calendar so everyone can see the event or enter it into your Palm Pilot. {Tip: Enter in an appointment to go shopping for the birthday gift a day or two ahead. This way you won't be scrambling to find something at Target the night before the party.} Then you can put the invitation away in a temporary file folder to wait for the day you need the directions. Again, don't put it in a pile and forget to RSVP so you have to make that apologetic phone call. Touch it once.

However, we do realize that the "Touch it Once" Rule can't apply to everything. Or, you may have a system where you pay bills online once a month so you can't drop everything and pay the bill as it arrives in the house. Never fear! We can deal with this but you need to designate a place to put these bills or mail so that you can easily find them and keep control over the paper chaos.

No More Piles! Stop the Madness!

We use a hanging file folder that we found at the Container Store. It is basically an accordian file folder but you hang it on the wall and the folders cascade down so you can see them all. The goal we set for this file folder is that it is a place to store items for no more than a week or two. Bills, coupons, invitations, school event flyers, financial statements, etc. – this is their temporary home to keep the clutter off of the tables and counters until we pay them, take them to the office to be filed permanently or throw them out.

Artwork. I store all of the cool artwork the kids bring home everyday and once a week I decide to pitch it, hang it, or put it in their Artwork Storage Folders to save for posterity.

Filing. This is where the mutual fund, bank, tax, medical, and receipt statements are filed temporarily. On Friday when I pay the bills, I also carry these items into the office where they go in our more permanent hanging folders in our office credenza. This is where we file all paperwork that needs to be saved for 1 – 3 years.

TIP: Put your mail filing folder near where you normally sort the mail. We come into our house through the garage and the first room is our laundry room. The top of the washer and dryer had become our sort and mail pile mess area. So, we hang our mail file folder right there on the wall in the laundry room. The goal is that the mail shouldn't accidentally sneak out of this room until we are ready. Sort it, act on it, and temporarily file it right here as you walk in the house.

With these hanging file folders you can customize the folder names and temporarily store the papers you need. Here are some of the folders that we have created to deal with the mess o'mail.

Bills. Once a week I grab all items in this folder, walk to my computer and pay them online or write a check. I do it every Friday morning. By making it a habit, I don't forget to pay them and I pay frequently enough that I'm not paying bills late and racking up late fees.

Kids. This file folder holds our flyers from daycare, school, or sport teams that we might need to look at frequently for a week or two, but then we can throw it out. If your kids aren't in school yet, just wait. You'll be amazed at the amount of paperwork and "homework" Mom gets.

Coupons. If a store sends us a direct mailer with a coupon offer, I store it here in the folder. Then if I am heading to the store I know where it is and can easily grab it. Once the sale is up – pitch it! I can also hold the coupons here until I transfer them to a coupon holder, which I keep in my car. You never know when you will be near a Gymboree and want that 30% off coupon.

Shred. We get so many credit card applications that I have to cry at all of the trees that are being cut down for NOTHING! With all of the reports on identity theft and fraud, we definitely want to shred these credit card applications. So I file them temporarily and once a week I turn the shredder on to get rid of them. Don't let these intimidate you. File and shred. File and shred!

What are you waiting for?

Step 1. Get a temporary filing folder of some kind.

We mentioned the hanging version from the Container Store. But a standing accordian file will work just as well. Or get a desk letter sorter and use labeled manilla folders. Get a binder with pocket folders inside. Anything that works for you.

Third week – it should be starting to become habit and you don't need to eat as much cake. (Eat the cake for another reason, now.)

EXTRA TIP. Another way to get a handle on the mail is to reduce the amount of mail that you get. You

TIP: When you get your mail out of the mailbox, walk over to the recycle bin to sort it. It makes life so much easier to be able to immediately pitch items that you don't want. Don't even let it in the house. This allows you to weed out the junk that makes up the majority of your mail anyway. Not only does it make you feel better that you are helping the environment by recycling but there is some weird satisfaction to saying "I don't want you" to the mail and seeing it gone immediately.

{Shameless Plug: Check out our Mom's Plan-it™ Organizers. They can help you as well. We have Kids' Papers, Taxes, Home Projects, and Shopping Organizers to help you keep your paperwork in one place and easy to find.}

Step 2: Now, gather up every pile of mail that you have in the house. Sort it into categories. There you have the amount of folders you need. Label them, put the mail in their respective places, and viola! You can see your counters.

Step 3: The hard part is the discipline. Make yourself a deal. If you sort the mail and use the folders like this for a week, give yourself a piece of chocolate cake as a reward. Second week, do the same thing.

can go to Optoutprescreen.com to opt-out of all credit card and insurance offers. This alone reduced my mail by half. You can opt out electronically for five years, or print a form to mail in to opt-out permanently. You do need to share your social security number so if you aren't comfortable doing so online, you can mail it in or call 888-5-OPTOUT. You can also go to the Direct Marketing Association's Mail Preference Service website at: <https://www.dmaconsumers.org/cgi/offmailing>.

For a \$1 fee, they will help to remove your name and address from prospective mailing lists. This may prevent you from getting any catalogs, new catalogs, coupons or business announcements but if you throw all of that out anyway, then sign up for help.