



Cut Out The Paper Clutter

by Janice Scissors

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Introduction

In this updated and revised edition of this book you will find a few changes. All links to websites have been updated to make sure they work properly at the time of publication.

Any forms mentioned in the chapters can be found on the website in the [Article and Blog Index](#). They can be downloaded from there.

With scanners being so reasonably price today it's easy to store many important papers digitally to the hard drive on your computer or to a cloud service. I've added a new chapter to help you learn how and what to store this way. There are special safe guards to protect the lost or theft of digital information. It's important to make sure you know about them.

In this day and age of computers we still find we are bombarded with papers in all areas of our lives. Every day brings new information we think we need to know. Or someone else thinks we should have the information by sending us emails, sales letters, bills, free trial magazines, school information, etc.

There are ways to prevent or at least reduce the amount of unsolicited papers coming into our homes. The first couple of chapters explain how. A lot of the other papers may enter our homes on piggyback and are useful, at least for a time, so we need ways to store them. These may be receipts for purchases, instruction manuals, warranties, etc. This will be discussed in the chapters on these subjects.

The goal is to reduce the unwanted papers as much as possible and organize the papers you need to keep. Once a system is set up to do this you can keep it under control with regular maintenance.

Chapter 1

Reducing Paper Coming Into the Home

- Junk mail
- Catalogs
- Bills
- Charities
- Children's School Papers/Memorabilia

All kinds of papers enter our homes from many different directions. Newspapers are delivered daily. Our mailboxes are filled with bills, letters, magazines, and junk mail. When we buy something we get a receipt a mile long. A product warranty has a packet of papers along with instructions in two or more languages. It's easy to become overwhelmed with what to keep and what we can and should get rid of.

The first step in controlling paper clutter is to reduce the amount that comes in your home. Depending on the kind of paper it is will determine the method of reducing it. Sometimes just a few small changes can make a big difference.

Junk mail

Direct mail marketing is big business. Thousands of companies send out millions of pieces of paper every week, month, or season trying to get you to buy their product or service.

Sometimes the coupons and discounts they offer are worth it if you use that product or service. However, how often does that happen? Many times when you are ready to buy something you can look up the company online and find the current sale offers and coupons.

The best way to slow down the junk mail is to get off the lists these companies use. The Direct Marketing Association website has worked well for me. Go to DMAchoice.org and fill out the form online. Direct Marketing does charge a \$1.00 fee if you want to register by mail but it is well worth it. They will request that your name be removed from the main lists that are sold. It will take a few months but you will see a significant drop in the junk mail you receive.

If you get a lot of credit card offers go to: optoutprescreen.com. Each person over 13 years of age will need to fill out a separate form. When my sons were in high school they started getting lots of applications for credit cards. My husband and I were getting 2-4 credit card applications per week. After registering online to both DMAchoice.org and optoutprescreen.com very few applications came in the mail. It did take a few months though.

Catalogs

Catalogs are handled partly with the regular junk mail list above plus a few other ways. Once your name is removed from the junk mail lists you'll see a reduction in the amount of unsolicited catalogs you get.

If you have ever order from a catalog then you have probably experienced a flood of new catalogs coming into your mail box within a few months. Many you've never even heard of. What happened is the catalog company you ordered from put your name on a list that was sold to other companies.

If you don't want a flood of new catalogs it's up to you to make sure your name doesn't get on those lists. Many catalogs now have a box you can check to keep your name off these lists. If they don't offer this option when ordering something from the catalog be sure to email or write

them separately to request that your name not be sold or given away on any list. This allows you to order from your chosen catalog without worrying about receiving loads of catalogs you didn't request.

To stop getting catalogs you don't want go to catalogchoice.org. Once you have registered (it's free) all you have to do is find the catalog on their list and request the stop. The website will notify all the catalogs you requested. It's much easier and faster than trying to go to each individual company's website.

Every time you get a catalog in the mail you don't want go to this website and request a stop. Then recycle the catalog. After a few months the unwanted catalogs will dwindle down significantly. Most companies are happy to stop sending catalogs you don't want. It saves them money.

Magazines

Magazines are altogether different. You either subscribe to the magazine, purchase it at a store, or its part of your membership to an organization. Each way requires a different process to stop the magazine from coming into your home.

When you subscribe to a magazine you usually pay a much cheaper rate than if you bought it at the store. It's a great money saving strategy if you enjoy the magazine and read it. But once you've finished reading the magazine you need to either recycle it or give it to someone else to read. Otherwise you will create a clutter problem even if you do enjoy the magazine.

A bigger problem happens when we find these subscriptions so financially enticing that we end up subscribing to more magazines than we have time to read. They end up in a pile or magazine

rack waiting for us to find that quiet moment when we can sit down and read. Before we know it the next month's issue has come in. If this happens to you every month then it is time to reevaluate why you are getting the magazine in the first place.

As time goes on and our lifestyle changes many of these magazines are no longer relevant. Our children are grown so the parenting or family magazine doesn't apply anymore. We no longer enjoy or have time for some crafts or other hobbies yet we keep getting the magazines.

Still, we think the renewal rate is a great deal. Plus we've been getting it for so long it's hard to let go even though we have moved on to other things.

With subscriptions you have two choices to ending them. You can cancel or let them run out. Unless you have a fair amount of months left on your subscription you probably should let it run out. If you decide to cancel you will have to write the magazine to ask for a refund for any balance that is left. It's usually more hassle than it's worth.

If you decide to let your subscription run out you can either recycle the magazine right away or plan ahead to donate. Check with your doctor's office, local schools, churches, synagogues, community centers, or nursing homes, to see if they would want the magazine. You won't know till you ask! This way the magazine can be enjoyed by someone else and you are getting it out of your home. This is also a great way to recycle any magazines you enjoy but are finished reading.

A lot of magazines can be read online, some free versions and some subscription versions. If you don't mind reading them this way it's a good alternative to dealing with the magazine paper clutter.

To help you know how many magazine subscriptions you have and for how long you need to make a list of them. When I made a list a few years ago I was shocked at how many magazines I had coming in the house. No wonder I couldn't keep up with reading them all!

On the website you can find the "Magazine Subscription List" form on the [Article and Blog Index](#) page. You can use it as a guideline to make your own list or print out the form.

In Chapter 2, I explain the system I used to go through my piles of old magazines. After all, I knew there were some articles, recipes, and decorating ideas I wanted to keep. But that was no reason to keep the whole magazine.

Bills

Junk mail, magazines, and catalogs aren't the only papers that find their way in our homes through the front door. There's also all those bills. If you still receive your bills the old fashion way through snail mail and write checks for each one it may be time to change to the electronic way.

Most companies, especially the utilities, mortgage companies, insurance companies, etc. would love to have you go with automatic payments and electronic bills through email. This saves them money on the cost of paper and postage. For most of your bills this will also save you postage (no mailing checks), paper clutter (bills are saved on the computer), and most importantly, time. The hardest thing about electronic payments is setting up a system to keep track of them.

To set up automatic payments in the past you had to send a voided check to the company. You can still do this but most of the time everything can be set up online. Each company may have slightly different requirements so check their website or the information on your current bill. This kind of payment works great for the bills that are usually the same each month. I have budget billing for my electric and the gas company. The trash and water bills are fairly consistent. So is the internet, TV, phone bills, and mortgage payment. If I notice the amount due is more than usual I can check it out online.

If your income is not consistent (tips, commissions, part-time hours, etc.) then you may not want to have the charge cards or bills that come in periodically on automatic payments. You don't want to incur insufficient fund fees on top of an already stretched budget. You can get the charge cards statements online but I prefer to get a hard copy in the mail. It's a physical reminder to pay the bill on time. Plus, I find it easier to match my receipts with a paper statement to make sure it is correct.

If you have a large number of different bank statements, charge card bills, and other bills coming into your home it could be time to consolidate some of those bills. Use only one or two charge cards most of the time. Do you have accounts in several banks? Having only one or two accounts at the same bank makes it easier to keep track of and less paper coming into the home.

Many of the phone/cable/internet/satellite companies have multiple services. If you use one company for several services then ask them to consolidate the bill. It will be one larger bill instead of several smaller bills but less paper. If you go with email billing, then it will be easier to keep track of the bill and not miss a payment. If you go with auto pay many times the company will let you choose the day of the month that is best for you. Some even let you choose between paying every other week or only once a month to make it easier to budget your money.

Charities

We all have our favorite charities, many which have personal meaning to us. Once you send a donation to one charity you will soon find your mailbox filled with requests from many other charities. The bombardment of requests can turn you off of donating to any charity at all.

When you get off the junk mail lists (see the Junk Mail section) there will be some reduction of incoming requests. But many charities may not use the same lists that marketers use. They like to use lists from other charities. After all, you donated to one charity so maybe you will donate to another.

To keep your name off of these lists you have to request it in writing with each charity you donate to. This is easy to do. I use a “Charity Annual Request Form” That is available on the website on the [Article and Blog Index](#) page. On the page are three duplicate forms requesting the charity to remove you name from any list that they sell or give away to other companies. Make copies and cut the requests apart. Be sure to date and sign it with your name and address. Enclose it with your donation. You can hand write out a similar request if you prefer. This form also states that you are making an annual donation and to only send you one request per year. I have sent the form with each donation for several years now and most of the charities have honored the annual request. Even the ones that send me requests more than once a year have cut down the total they send me. I would rather my donation go to the cause than the postage and cost of mailing multiple requests.

Children’s School Papers/Memorabilia

Not all the paper that comes into our homes comes by way of the mailbox. If you have school age children then you know they bring home more paper than could ever be stuffed into a

mailbox. Homework, art work, permission slips, worksheets, tests results, etc. All these papers add up to be a mountain high before the school year is finished. Since you can't stop the papers from coming in you need to have a plan to control them.

1. Go through papers with your children as soon as they get home.
2. Pull out the permission slips and any other papers that need action.
3. Have a separate pocket folder of a different color for each child.
4. Go through these folders daily to make sure permission slips, etc. are sent back to school on time.
5. Current homework papers and worksheets that may be needed for upcoming tests need to be put in another folder for each child. Older children may need a separate folder for each subject.
6. Recycle any papers that are not needed or wanted.

All the art work, stories, and special papers should be stored separately in a container or drawer. These are the papers that you and/or your child may want to keep long term. Each year go through the previous year's stored papers. As they get older the children will find fewer reasons to hold onto the memorabilia. Let it go.

You may feel more attached to the art work than your child. After all, this is your baby's creative work and you want to hold onto the memories. There are several ways to reduce the papers while still having visual reminders of the memories. You can tape a bunch of the art work to a wall and photograph it. Then get rid of most if not all the papers. Print the photo and put it in a scrapbook or memory box. You can also save the photo digitally.

Chapter 2

Organizing Magazines

In the previous chapter I talked about how to stop getting all those magazines you never have time to read. This chapter I will talk about how to clear out the piles of magazines you currently have.

Magazines can teach us something, entertain us, or inspire us with those glossy bright colored photographs. Whether it's the new season's fashion, a delicious looking recipe, or an interesting story (fiction or non-fiction), we want to know more about them. We paid money for this information so it's hard to get rid of the magazine without first going through it.

If you have a large pile or piles of magazines to go through it can feel overwhelming. You don't even know where to start. The easiest and fastest way is to put all of them in the recycling bin, trash can, or donate them all at one time. This way you can start over with a cleaned slate. Then as each new magazine comes in you can pull out the pages you want to keep right away.

If you decide to go through the old magazines before getting rid of them you'll want to set up a system to help you get through them quickly. The majority of the pages in most magazines are advertisements. You only want to keep the pages that you intend to read.

Here is a list of steps to take.

1. Gather supplies for your decluttering sessions. You'll need three pocket folders, stapler, and scissors.

2. Decide how many magazines you want to go through each day and when. A good time to go through them is while watching TV in the evening or when taking a coffee/tea break.
3. Go through the magazine quickly and pull out the articles that interest you. Don't spend time reading them now, just put them in a folder.
4. Pull out the pages with recipes you want to try. Put those into another folder.
5. Pull out any pictures of decorating ideas or craft projects that you like. Put those in the third folder.

Once you have gone through your daily allotment of magazines put those into the recycling bin, a donation box, or a trash can. Only donate the magazines that you didn't pull out any pages from. Now it's time to go through the folders to declutter them further.

As you go through the article folder ask yourself the following questions.

1. Will I have time to read this article in the next week or two?
2. Will the article be dated soon or is it already dated?
3. Can I find the same information on the internet or at the library if I want to read it later?

Be sure to staple the pages of each article you keep. Take this folder with you any time you know you'll have waiting time. You can read it while waiting at the doctor's office, waiting for your child's music or sports lesson, waiting in carpool lines at school, lunch break at work, or while eating your breakfast.

Once you have read the article it's time to decide if you want to keep it long term or discard it in the recycling bin. These questions can help you decide.

1. Will I ever look up this article again?
2. Can I find it on the internet or at the library?
3. Does it deserve the space in my filing system for easy access?
4. Will the information be outdated soon or will I outgrow it soon?
5. Will a scanned copy of the article work instead of the paper copy?

You can take the recipe folder with you also and take advantage of those small tidbits of waiting time. Here are some questions to help you decide if a recipe is worth keeping or not.

1. Will your family be willing to try this recipe? Be honest. If you have a bunch of picky eaters it may not be worth your time or trouble.
2. Do you have the ingredients on hand or are they specialty ingredients you'll need to buy? Will you ever buy them?
3. Can this recipe be found on the internet or scanned it into your computer?

Go through the other folder the same way. Once you have decluttered all the pages you don't want you'll need to have a permanent storage solution. Chapter 10 will address several ways on how to store recipes and craft/decorating ideas so you can easily access them.

Continue the above steps until you have cleared out all your old magazines and put the few things you are saving into a permanent file.

As you receive new magazines you can go through them using the above steps before the next issue arrives. This will prevent the magazines building up piles of clutter.

Chapter 3

Misc. Papers: Invitations, Fliers, and Announcements

- Invitations, Fliers, Announcements
- Phone Messages
- Sticky Notes
- Scratch Paper
- Purse/Pocket Paper Clutter
- Electronic Note Clutter
- Grocery and Other Coupons

Invitations, Fliers, Announcements

You get the mail then sit down to go through it. You know how to get rid of the junk mail, (put it in the recycle bin or trash). You know to put your bills in their special place (desk and/or folder) to wait for bill paying time. But what do you do with the wedding or birthday invitation you just opened? The event is still weeks away but you need to RSVP, buy a gift, maybe buy a new outfit to wear, or line up a babysitter.

Ok, you're only a guest at the event and you have plenty of time to get ready for it. So you put the invitation on the fridge that is already crowded with invitations, fliers for upcoming school events, the baby announcement of a friend you want to send a gift to and other important information.

Before you know it you're scrambling to buy the gifts the day before the party, calling for a babysitter, or trying to arrange carpooling for your child's event. The worst is when you forget

to send the permission slip for your child's field trip on time. Then you go up to the school office the day of the trip begging them to let your child go.

You didn't lose the permission slip it just got mixed in with the clutter on the fridge!

Prevent the clutter build up and get organized with a few simple steps. You'll need some tools such as: a calendar and /or planner, different colored pens or markers, (one for each family member) and a file folder.

When you receive the invitation/flier you'll want to mark your calendar in the following way.

1. Write on the calendar the date of the event. Use the appropriate color for the family member the event is for.
2. If you don't want to RSVP immediately you will need to mark the calendar to RSVP a couple of days before its due if you are calling or emailing it. If you are mailing the RSVP mark the calendar at least a week before it is due.
3. If you need to buy a gift be sure to write it on your shopping list. When the event date is far out you can write on your calendar when you plan on buying the gift. Leave yourself plenty of time because life can get busy.
4. Do the same thing in #3 if you need to shop for special clothing, hire a babysitter, or make transportation arrangements.
5. If you know you can or cannot attend the event when you open the invitation then take care of the RSVP immediately. Write on the invitation/flier the date you mailed or called to RSVP. If you need to buy a gift mark the calendar the same as you did in #3.
6. Fill out any permission slips for you children and send them back to school the next day. Make sure the date is written on the calendar.
7. If there are special instructions on the permission slip (lunch needed, special clothing, etc.) you will want to either copy the paper before returning it or write the info on a

separate piece of paper. Usually you only need to return the part you sign and keep the instructions.

8. Once everything is written on the calendar and the RSVP's are taken care of you can put the invitation/flier in a folder. This way you have any information you may need such as the address to send a gift, correct spelling of the names (you don't want to have to guess), or the location and time of the event all in one place. Be sure to go through the folder each week and clear out the events that are over.

Phone Messages

When you take a message on the phone do you scribble the information on any piece of paper or whatever else you can find to write on? Where do you put this written information so you can retrieve it when you need it? Most people stick them up on the fridge or a bulletin board, much like the invitations and fliers above. Before long it becomes a cluttered mess. Or worse, the note gets misplaced or accidentally thrown away. So how do you keep it from getting that way?

You set up a system. It has to be easy for everyone in the family to follow. Here are several ways that may work for your family.

1. If you have room on the wall near your main phone you can use a small bulletin board or white board to write the messages on. Let everyone in the family know they can find their own messages on this board.
2. If you don't have room for a message board on the wall you can get a phone log book from an office supply store. I used these kinds of phone logs in offices I worked in. The books come in different sizes and many have a carbonless copy. If your family tends to misplace the messages then be sure to get one of these logs. You can always look back for the information on the copy.
3. Sticky notes can be used if you have a place to put them. If you use the fridge then designate a section for each family member. Teach them to check their messages daily

and then declutter them. You'll quickly know if this system will work for your family or not.

4. If you want to use the fridge for messages you might consider using a magnetic clip instead of sticking notes all over it. Each family member can have a clip and the messages put there. It will keep the clutter to a minimum.

Sticky Notes

Those little yellow pieces of papers are great to stick on the mirror or computer screen to help remind us of what we need to remember. They are great to put on a piece of paper to tell someone what to do with it. But use them sparingly. Otherwise you will have sticky notes all over the place which will create a cluttered look.

Scratch Paper

Sticky notes and message logs can be expensive. If you don't want to waste paper and a bulletin board or the magnetic clip system above works for your family you can recycle paper to become scratch paper. A lot of times I print something out to read but do not need to keep it long term. When I'm finished with it I cut the paper into fourths. I have a little basket this size paper fits into near my phone in the kitchen. This way I am getting more mileage out of that piece of paper. I write messages on them or grocery and shopping lists.

You can do the same thing with fliers, school papers, etc. that are only printed on one side. Do not use any papers that have personal information on them. Those should be shredded.

Purse/Pocket Paper Clutter

When you are out and need to write down a phone number, date, or time to meet someone what do you write on? A napkin, a torn off corner of a newspaper/magazine, or the back of a photo or business card unrelated to the information. A small spiral notebook kept in your purse, pocket, or even the glove compartment of your car along with a pen will keep the paper clutter to a minimum. These are easy to find in any store that sells office and school supplies. You'll always be ready to write that phone number or inspired idea down on paper. You'll also be able to find that information easily and quickly.

Electronic Note Clutter Solution

If you like to use the new electronic PDA's then this is a good way to eliminate the misc. paper note clutter. Enter all the information you need. I don't use one personally but if you do, make sure you learn how to use it and keep all the notes organized. Otherwise, it could take longer to find the information electronically than it would if it was in a large pile of notes.

You can also use many different software programs on your home/business computer that allow you to enter notes and even have reminders so you don't forget when something is coming up. Make sure you have a good backup system so no information gets accidentally deleted or lost.

Grocery and Other Coupons

Another area of misc. paper clutter is the grocery coupons and weekly ads for the local stores that come in the mail and/or newspaper each week. Coupons can save a lot of money over the course of a year but only if you use them.

If you dump them in a drawer in a jumbled mess then you probably won't get much benefit out of them. They will sit there until they are expired.

If this is what happens to your coupons then you have two choices to keep them from being clutter. Either don't save any coupons or set up a system to make them easy to use.

If you don't want to mess with saving and using coupons then learn not to even think about the savings you may be missing out on. If you never used them anyway then this could be a good choice for you.

If you really want to take advantage of the coupons you'll need a system to keep them from becoming paper clutter. I use a very simple system that uses three different colored pocket folders and a coupon caddy.

1. In one folder I will put all the restaurant coupons and carry-out menus for our favorite places. Before going out to eat I'll check this folder to see if there is a coupon we can use. Each time I look through the folder for a coupon or when adding new ones I'll look for any that have expired. This helps keep the folder decluttered on a regular basis.
2. The second folder holds the coupons and ads I receive in the mail for the local department or specialty stores. These usually have a longer expiration date than the weekly ads. If I need something from the fabric/craft store I will check to see if I have a current coupon. The same with the department store at the mall.
3. The third folder will hold all the weekly and grocery ads. I have two grocery stores I shop at that are close to me. I look at both ads and plan my shopping trip to take advantage of the sales that week. The same is true for the discount or drug store ads. Only save these ads if you will be shopping at that store that week.
4. The grocery coupons need to be organized a little differently than the folders above. A coupon caddy, file box, or even a few envelopes will work to keep the coupons organized and usable. When you want a coupon for cereal or a can of soup you don't want to be digging through a whole pile of coupons. They need to be separated by category. The

coupon caddy usually list different categories for each section. You can rename them by putting a label over the pre-existing ones to personalize the coupon caddy for your shopping habits.

5. If you can't find a coupon caddy and plan on using a file box or envelopes you can separate the categories either by using paper clips or labeled index card dividers. That way you can still find the coupon you want without too much trouble.

We get lots of different coupons and sales ads coming into our homes each week. Having a plan ahead of time will help you keep them organized so you can take advantage of the savings they offer.

Chapter 4

Paper Memories

- Paper Memory Decluttering
- Children: School papers, Artwork, Awards & Certificates
- Adults: College Books & Papers, Old Letters & Cards
- Paper Memories Inherited from Deceased Relatives
- Photos

Paper Memory Decluttering

Do you have old photos, school papers, award certificates, etc. saved from when you were a child? Are you now collecting all those paper memories from your own children? That can add up to a lot of paper and photos!

So how do we keep these paper memories from taking over the house? It's not always easy but there are ways to control them.

These photos and other papers are precious to us and we fear we will forget those memories without the picture or paper to remind us. With today's technology we at least have more options to save those reminders without adding to the paper piles.

Ideally we would display the sport's award certificate on the wall showing how proud we are of our child's achievement. And when Aunt Sarah comes over we would pull out the scrapbook or photo album to show her how much the children have grown the last couple of years. Any extra pictures or certificates that don't make it into the scrapbook or frame can be scanned and viewed on the computer.

Unfortunately this isn't what is happening to most people. Instead, they have piles of photos stored in shoe boxes on the shelf, unmarked and undated. And those award certificates are shoved in a draw in the child's room getting crumpled up. It's hard to take a stroll down memory lane when it's in a jumbled mess of papers/photos.

It's time to get those paper memories decluttered and organized so you can enjoy them.

The first step is to declutter as much as possible then it will be easier to organize what is left. But how do you decide what is important enough to keep and what to let go of?

One way is to ask yourself a few questions. This will help you get your head and heart in the right frame of mind.

Think about if there was a disaster and you only had a few minutes to try to save some mementos:

1. What would you save first? Why?
2. What would you save second? Why?
3. What wouldn't be worth saving? Why?

Go around your house looking for the paper memories stored away in boxes, albums, drawers, etc. and write down your answers to the above questions. It will help clarify what is important to you and also where you have it stored. If a certain box of old family photos is very important but it is stored in the back of a cluttered closet you won't be able to rescue it in case of a disaster. If those photos are that important to you then you want to prioritize the decluttering and organization of them. You can choose to create a scrapbook and have it in a place to enjoy or for easy rescue. You can scan all the photos and keep a back-up copy with a trusted family

member, friend, or in a safe deposit box. You can do both and not worry about losing those precious photos.

Once you have written down the answers it will be easier to know what to organize first. If you have a life time of paper memories to go through it will take some time. Work on it a little each day or for a couple of hours each weekend. Be patient with yourself. Paper memories have very strong emotional ties to them.

Be creative and selective in how you store them. Only keep the papers/photos that give you good memories. The idea is to reminisce with a smile on your face. Throw out the reminders of those bad memories.

I have listed several different areas below to make it easier for you to work on your particular paper clutter. First there are children's papers, then adult's papers. There is a section addressing how to handle papers/photos you may have inherited from a deceased relative. Then the last section is dealing with photos of all kinds. There are lots of suggestions and ideas. You should be able to find some that will work for you.

Children: School Papers

1. At the beginning of the year designate a place to store the current year's papers from each child. This can be an empty drawer, a container or box stored in a closet, or an under the bed storage box.

2. Have a folder to keep the current week's papers in. Depending on their grade level they may need a separate folder for each subject. This will help when they need the papers to study for a test.
3. At the end of the week/month/semester you and your child can go through the papers to decide what to keep longer. These may include art work, papers with good grades (encouraging to the student and helps them remember that they are capable of good work), and award certificates.
4. Recycled or shred any papers you do not need to keep. Papers to recycle: routine homework assignments not needed for studying for upcoming tests, practice papers, misc. papers of events or things that have already taken place. Shred papers containing personal information.
5. At the end of the school year go through the storage box and get rid of more papers. What's left can be put in a large manila envelope and labeled. Make sure to date all papers including art work.
6. During summer break you and your child should go through previous years of saved school/art papers. As your children get older many of the saved papers have lost their meaning and are easier to let go of.
7. You can take pictures of the artwork or other papers and save them in a scrapbook or electronically. That way they can help you and/or your child have the memories without all the clutter.

8. Scanning stories, great test results, and even some artwork can keep those visual memories accessible without taking up precious space in your home. If you are good with the computer you can create slideshows for each school year.
9. The new digital picture frames are great for creating current slideshows for each child. Make sure you have it all backed up on CD's or flash drives. Storing CD's from each school year takes up a lot less space than piles of papers.

Children: Artwork

Many times our children come home with large art projects. These can be hard to store and even harder to find a place for display. So what can you do with them? Here are some suggestions.

1. If it is something you would like to display on a wall consider putting it in a picture or poster frame. That gives it a more permanent look.
2. Create a temporary display. This works great for younger children Hang a bulletin board in their room or recreation/playroom and tack up the artwork. A section of the refrigerator could be used if you only have one or two children. Each week rotate the artwork with new ones. Then sort the old ones for storage or discard.
3. Miniaturize it by taking a picture of the child holding the artwork and put the photo into a scrapbook or photo album. It can be paper or electronic. Have the child help you write a description and date it. Do this with any school project that is too large to display or store.

Here are some solutions to saving small pieces of artwork.

1. Make a collage, montage, or scrapbook page of several small artwork projects.
2. Frame several small artworks and displayed as a grouping.
3. The artwork can be given as a gift to grandparents, aunts, uncles, etc.
4. Take a photo of several small pieces together and put in a photo album or scrapbook. It can be electronic or paper.
5. Cut out special messages from homemade cards or drawings and paste that part in a scrapbook. Discard the rest of the card or project.
6. Small pieces of artwork can be laminated and used as a bookmark (given as gifts) or made into cards for the grandparents.

Children: Awards and Certificates

Displaying awards on the wall or bulletin board helps build self-confidence. It's a constant reminder of what the child has accomplished and not what he didn't. It's also important that children know that other people are aware of their accomplishments.

1. Display in frames on a wall in their room, hallway, or family area. Use clear plastic frames that make it easy to take out older awards and replace with current ones if you want to. Usually the awards and certificates you want to display are their special achievement awards that are in sports, music, art, or some other area.

2. The awards for good behavior, top speller of the week, etc. can be displayed on the weekly “wall of fame”.
3. You can keep older awards in a scrapbook or storage box. Be selective as to what you keep. When your child is in middle school she won’t care about the good behavior award she got for week 10 during the first grade. The award for being the top speller of all the first grade classes may be worth keeping, at least for a few years.

The goal is to keep only what is really meaningful in the long term. You don’t want to save all the papers, only a select few.

As you go through the papers with your children, remember to let them decide what to keep and what to discard. They are learning a valuable lesson on decluttering. Don’t question their decision to discard something, otherwise they will learn to doubt their ability to make a decision and keep everything out of fear of making a wrong one. You can go through what they discarded to see if there is anything you want keep but remember if it wasn’t important to them you have to ask yourself why it is important to you.

Adults: College Books & Papers

My husband kept many of his college books for years. Those boxes were lugged through three moves. Finally, after about 15 years I got him to let go of almost all of them. By that time they were outdated and had never been out of those boxes.

Sometimes it’s hard to let go of the reminders of our accomplishments but when they are packed away in a box, what good are they?

Ask yourself these questions to help decide what to keep.

1. Why are you keeping them?
2. Will you ever use the books as reference?
3. Is the material in the book outdated?

School books become dated quickly depending on the subject. The bookstore didn't buy them back because a newer version was coming out.

You don't need to keep all those big thick expensive books to prove you went to college. The same goes for most, if not all those papers you wrote. If you feel a paper was well written and you want to reread sometime you can scan it into the computer. Then you can read it any time you want and not have the paper taking up precious space.

Adults: Old Letters and Cards

Do you keep old letters from family, friends, or former boyfriends or girlfriends? We all like to keep things from our past because we are afraid we will forget the happy times. If you have stacks of letters taking up space it may be time to declutter some of them.

Here are some steps to help go through them.

1. Separate the letters by whom they are from.
2. Any letters from people you don't like anymore should be thrown away. No reason to keep the bad memories.
3. Once they're separated you can read through the letters to decide which ones to keep. This is a task you can do while watching TV in the evening or having a cup of tea during an afternoon break.

4. Keep only the letters that have meaningful information and are representative of what was going on in that time period of your life.
5. Your goal is to declutter you stack of letters down to a few. You can even cut out the good part of the letter and put it in a scrapbook. Then discard the rest of it.
6. Scanning all the letters or a select few into the computer is another option to minimize the paper clutter.

Take the same steps above for all the cards you've saved from birthdays, Mothers/Fathers day, holidays, or just because. If a card has handwritten sentiments, then you may want to keep it. company. Otherwise, consider letting them go.

Paper Memories from Deceased Relatives

It's natural to hold onto old letters and cards that deceased relatives or friends have given us. They hold precious memories. But what about all those boxes of letters, cards, and other papers you inherited for a deceased relative?

You may feel there is a whole history written in them. Why else would your relative keep the old faded letters? There may be some history within those words but most likely they are the mundane daily events that won't have any meaning to you. Don't attach the memory of your loved one to everything they owned. If it doesn't have any meaning to you other than the fact it belonged to your deceased love one, then let it go.

When you get rid of the deceased person's thing you are not erasing that person's existence nor are you betraying them. It was their memories, not yours.

Photos

Boxes and boxes of photos. They hold precious memories yet they're stuffed away where we can't enjoy them. No matter what is captured on film we feel we have frozen a piece of time and therefore it is sacred.

When my children were young it was fairly inexpensive to take photos and print them out. There were always special deals like buy one set and get the second set free. Some of the duplicates would be sent to the grandparents but the rest would be put in boxes along with the originals. They took up a lot of room but I felt bad throwing them out.

With today's digital cameras, scanners, and printers it is easier to control how many photos you keep in print format. But if you have a lot of old printed photos here are some suggestions on how to declutter them.

Ones to throw away:

- Blurred shots that are unidentifiable.
- Too dark or too light shots unless it is the only one of someone. Photo software can sometimes salvage the picture.
- Ruined shots such as the heads cut off.
- Duplicates that you don't need to send to anyone.

Pictures to give away:

- Duplicates can be sent to relatives.
- Pictures of people that don't mean much to you but may mean something to a family member or friend.
- Pictures you inherited that would mean a lot to other family members.

Recently my father's cousin was going through some old photos from his parents and found one of my father at his Bar Mitzvah. I have never seen that picture before. Neither had my sisters or mother. To see a picture of my father at that age (13) meant a lot to me. He passed away more than twenty five years ago and never got to see his own grandson's (my sons) be Bar Mitzvah. My dad's cousin sent it to me via email so it's saved on my computer. I also printed out the black and white picture for my mother.

If you don't know some people in the photos try scanning them and emailing to relatives or friends who might be able to identify the people. You may have to make copies and snail mail to those who don't have computers. Once identification is made you can either keep the original or give it to the family member or friend who would appreciate it.

When you go through your photos be sure to mark any information about them on the back with a photo safe pen. Even if you don't know the exact date try to guess the year or a range of years. For example; 2000-2003.

If you plan on using the photos in a scrapbook you can sort them while decluttering. Set up a filing system before you start so you can declutter and sort at the same time. Invest in some photo storage boxes. They come with dividers so it makes it easy to sort your photos either by year or category. Sort by year if you plan on doing chronological scrapbooks.

If it feels too overwhelming to declutter and sort at the same time just declutter the pictures first. There will be a lot fewer photos to go through when you sort them. Plus, the advantage of doing this in two steps is that it gives you another chance to get rid of a few more photos.

Here is a list of categories you may want to use.

1. Family
2. Friends
3. Vacations
4. Nature shots
5. Pets
6. Hobbies
7. Sports
8. Special occasions or one-time events.

Make sure the pictures have identifying information on the back of them (name, date, place).

Don't forget to use a photo safe pen.

After you've created your scrapbooks or photo albums with the old photos you have several options of what to do with the unused photos.

1. Store them in the photo boxes. They are still easy pull out and look at.
2. Scan them into your computer and store them digitally. Be sure to make a back-up copy.
3. Give away any leftover photos to family or friends who might want them.
4. Throw them away. You've kept the best in your scrapbook or photo album anyway.

Chapter 5

Receipts, Utility Bills, and Charge Card Statements

- Utility Bills
- Credit card statements and receipts
- General Receipts

The gas, electric, water, cable TV, charge card statements, and many more bills come into the home each month. And then there are receipts for everything you buy. All this paper piles up quickly. Some need to be kept long term but many of them just clutter up the filing drawer.

Most of the time we keep these kinds of papers because we have that “just in case” frame of mind. We worry that if a question comes up about a past bill and if we don’t have a copy in our files how can we prove we are right? So we keep the bills “just in case”. Have you ever had a problem with the utilities doing this? I haven’t. But that didn’t stop me from keeping the bills.

The same is true for charge card statements. If there is a problem we want to make sure we are not caught without proof that we paid the bill. We even keep the receipts for items like food, toiletries, and clothing long past a time when we could reasonably return the item.

So how do we keep these kinds of papers under control? Below are some suggestions.

Utility Bills

In my city I receive separate bills for gas, electric, water, sewer, trash, telephone, internet, satellite TV, and cell phone. That’s a lot of papers.

Some cities or towns will have combined bills. Some companies can combine several bills into one if you use multiple services from them. This will cut down on the total number of bills and paper to deal with.

Many utility companies are now using online billing. This saves the cost of paper and postage. There are pluses and minuses to this. If you have auto pay where the company deducts the payment from you checking or savings account then the online bills are great. You receive an email notice a few days or week before the payment will be deducted from your account. All you have to do is either mark it in your check book registrar or your computer bookkeeping software. This eliminates the paper bills.

But what if there is a question on a previous bill and you don't have a copy? The online website has previous bills available for your viewing.

If you feel more comfortable with keeping a copy of the bill you can still use the online bills and print out a copy for your records. There is no reason to keep more than a year's worth of bills in your files. I like to compare my electric and gas bills from one year to the next. This is one of the reasons I use to keep these bills for so long.

A better and less cluttered way to do this is to fill out the "Utility Record Keeping Form". You can find a copy of this form on the [Article and Blog Index](#) page. On this form you can keep track of all your utilities and how much you paid each month of the current year. This form is also good for when you go to sell your home. Prospective buyers can see at a glance what the utilities cost. It's only one or two pieces of paper to store. Or create a spread sheet on the computer to eliminate any papers.

Credit Card Statements and Receipts

Each month when the credit card statements come in you should be matching your receipts to the charges. This is the best way to catch any unauthorized charges early on so you can contact the charge card company. I keep all my current charge card receipts in an envelope at my desk. Once I have checked them off the statement, I file the receipts where they belong. I'll go in more detail on receipts later in this chapter.

I usually keep the statements for about a year. The receipts can be kept longer if necessary. Scanning statements into a computer file will eliminate the need to keep the paper one.

You can sign up to receive your statements online if you prefer. I like to receive the hard copy for two reasons. It helps remind me to pay the bill on time so there are no late fees. It's also easier to match up the receipts to the statement. The statement could be printed off the website but that defeats the purpose of saving paper.

If you are signed up with the online service and get the hardcopy then you do not need to keep the hardcopy long term. It is automatically stored online under your account. I recommend keeping it until the next statement comes in so you can make sure the payment was applied correctly and no extra fees added. For security reasons make sure you shred all charge card statements and any receipts that you don't need to keep.

If you have any bills that are automatically charged each month that are business related you will want to keep the statement only if you don't have a receipt. Companies that you use online should send you an emailed receipt of the current charge. I print out these receipts to match up

with the charge card statement. Then they are filed into my business notebook for tax time. Keeping the receipt and statement is duplicate information.

General Receipts

For every purchase, whether cash or charge, we get a receipt. Most of these little pieces of paper (cash purchases) can go in the recycling bin or be shredded immediately. If you charge the dinner out then file the receipt in an envelope to match up with the charge card statement when it comes in. Although most charge receipts today only have the last four digits on the receipt I still recommend shredding them for security purposes.

If you paid cash for that latte or sandwich at lunch there is no reason to keep the receipt unless you need it for business purposes. Go ahead and throw it away. I think we feel that the little paper validates what we bought and holds a lot greater significance than it deserves.

Receipts for purchases that have any kind of warranty or return policy need to be kept for the length of the warranty. The best way to do this is to have a file for the current year's receipts. Put any receipts that didn't come with a warranty or instruction manual into this file. If you have a warranty or instruction manual it is best to staple or tape the receipt to it. In most cases the receipt is your proof of warranty so you don't want to lose it.

All other receipts will stay in this file folder until the end of the year. Once the new year begins remove these receipts to a folder and mark the year on it. Then find some time to go through the folder and keep only the receipts for items that are still under warranty.

Receipts for home improvements should be put in the file folder for your home. These will come into play when you sell your home. For more information on this topic please read the chapter on Home Ownership and Other Assets.

Here is a list to help you decide which receipts can be thrown away or shredded.

1. Grocery receipts
2. Clothing receipts for items no longer returnable or worn out.
3. Misc. household and toiletries already used up
4. Restaurant, hotel, etc. receipts that are not business related.
5. Receipts for small electronic items or toys out of warranty. Many only have 30 – 90 day warranties.

You may want to keep some receipts for certain products even if they are out of warranty. The lamp or pillow you bought may break or wear out and you feel cheated because you thought they weren't that old. We tend to forget how old something is and the receipt will let us know that pillow was five years old and past its normal lifespan anyway.

You can use the “Household Inventory Form” found on the [Article and Blog Index](#) page to keep track of how old items are. Or set up a spread sheet on the computer. Then you only need to keep the receipts for items still under warranty.

If you have a scanner and are good with the computer you can scan your receipts and put them in file folders according to what the purchase was. Write on the receipt any details you may need to help identify the product before you scan it.

Chapter 6

Warranties and Instructions Manuals

You bring home the new vacuum cleaner you just bought and take it out of the box. The instruction manual and warranty are packaged in a plastic sleeve. From the thickness of the manual you wonder if you will be able to figure out how to put the vacuum together and use it.

The problem with manuals today is that they are trying to accommodate all their potential buyers by having it in multiple languages. Although you only need one language, you file the whole manual away in the file drawer. This can add up to a very stuffed drawer.

One way to reduce the paper clutter is to get rid of the instructions in languages you don't need. Tear out this part of the manual and staple what is left. You'll be amazed how much more room there is in the file drawer.

If you rarely look at these manuals you might consider downloading the electronic version at the manufacturer's website. Keep a record of the date of purchase, model number, and website either on your computer or on a separate sheet of paper. You can print out the "Household Inventory Form" on the [Article and Blog Index](#) page.

It's probably better to keep some manuals accessible in paper form. But only keep the parts that give you instruction on how to use the product and troubleshooting. If you're having problems with your computer, you may need the information in paper form when you call the help line.

How to Organize Your Files

Keeping your instruction manuals decluttered is only part of controlling the paper clutter. Having a good filing system is also important. A good filing system lets you file the instruction manual from your new product right away instead of putting it in a pile on your desk. A good filing system also lets you find that manual quickly when you need it.

When the vacuum cleaner makes a loud grinding noise you want to find the troubleshooting page right away. Or if you forgot how to reset your bedside clock after the electricity had gone out, you'll need the instruction manual.

If you have a lot of manuals it's best to separate them by category. The following is a suggestion for seven different folders. If you don't have a file drawer or box you can use an accordion file organizer. Be sure to label each section by the categories below.

1. Household Electronics – Televisions, stereos, phones, etc.
2. Small Household Appliances – vacuum cleaners, lamps, humidifier, electric drills/screwdrivers, etc.
3. Kitchen Appliances (small) – toasters, crock pots, microwaves, blenders, etc.
4. Kitchen Appliances (large) – refrigerators, stoves, dishwasher, also clothes washer and dryer.
5. Small Personal Appliances – razors, hairdryers, electric toothbrush, watches, etc.
6. Garden Equipment – lawn mowers, power trimmers, power blowers, other garden equipment.
7. Computer Equipment – computer, monitors, printers, routers, etc.

We have several computers in my house (desktop, laptop, tablet) so I keep a separate file folder for each. Since I also use my printer for photos I have a separate file folder for the printer and camera instructions.

If you go the route of using online manuals you can combine some of the above folders. All the kitchen appliances papers could be in one folder. All your small household and personal appliances in another. Even the household electronics could be in this folder if you don't have too many.

Attach the receipt to the front of the manual, warranty card, or a piece of paper where you have all the information (model number, website) written down. You can make a copy of the receipt and write the info on that piece of paper if you like. If a product has a long warranty or you have an extended warranty sometimes the receipts fade out. Making a copy in the beginning will make sure you can read it.

One other paper that doesn't seem to get thrown out is the warranty card. If you fill them out manually and mail them they are gone. But if you fill out the warranty information online and then file the card in the folder you are adding to your paper clutter. Your receipt is the most important thing you need plus the model number of the product if you have any problems.

Chapter 7

Health Records

- Organizing Medical Information
- Papers To Keep In File Folders
- Medical History Form
- Medical Bills and Health Insurance Papers

Each time we go to a new doctor we have to fill out a medical history. If you have not had very many illnesses or much family history of disease then you probably can fill it out from memory. But most families have some medical problems at one time or another so we keep the paperwork from each incident. Over the years that can add up to a lot of paper.

Organizing Medical Information

When we need the medical information, we want to be able to find it in an easy and convenient place. So it is important to know what to store and where to store it, especially if it is needed in an emergency.

Medical information should be stored in individual file folders for each member of the family. These files need to be stored in your active filing system (see chapter 10). They can be in a file drawer, portable file box, or accordion file. Make sure each file is labeled for each family member.

There is a lot of information that needs to be stored in these files. Below is a list of this information. Download a copy of “Medical History Form” from the [Article and Blog Index](#) page. You can either print it and fill it out or use it as a template to create your own form on

your computer. Make sure to fill one out for each family member. Each time you go to a new doctor you can take a copy of the sheet (always keep the original in the file folder) and give it to the doctor. You will still have to fill out their forms but all the information is on the sheet.

The “Medical History Form” becomes a complete medical summary of each person. It can help in an emergency so it is important that all family members know where they can get this information. Plus it’s important to keep it updated as needed.

Here are a few things you need to keep in each person’s file folder. Later in the chapter I’ll explain more about needs to go on the form.

Papers To Keep In File Folder

- Prescription information: keep the information sheet you receive from the pharmacy, especially if it is a medication that is taken on a regular basis. You do not need to keep the sheet for a one time prescription once you’re over the illness and healthy again.
- Health insurance information. Keep a copy of the insurance card in each family member’s file. Some plans have different numbers for each member. General insurance information should be kept in a separate file folder. I talk about that later in the chapter.
- Special Medical Condition information: If someone in your family has a special medical problem make sure you keep any information the doctor has provide you with in their individual file folder. You also want to put any info you have found on your own on the condition. Just be careful with information from the internet. Make sure it is from a reliable website. Many times your doctor can provide you with websites to check out.

- Test results. Whether it is yearly cholesterol tests, allergy test, mammogram, or other tests, be sure to keep a copy in the file folder. This helps you compare the results from year to year plus lets you know the last date you had the test. It's easy to lose track of time between basic screening tests.

Medical History Form

This form will contain a lot of information, some you'll have from the papers above and some you will need to do a little research. Most of the information can be found by contacting your doctor, pharmacist, or older family members (family history).

Here is a basic list of the information you'll need. It's advisable to update the form at least once a year or whenever any changes take place.

- Full name of family member and birthday.
- Emergency contact – parents, spouse, sibling, etc.
- Doctors (list all for each individual family member): name, address, phone number.
- Blood type.
- Current medicines – prescription and over the counter, vitamins, and supplements. List dosages and how long each has been taken.
- Date of last physical.
- Dates and results of any tests or screening.
- Dates of major illnesses and surgeries.
- Any allergies – seasonal, foods, medicines, etc.
- History of family illnesses and diseases.
- Lists of Immunizations and dates.

Medical Bills and Health Insurance Papers

If you or a family member has ever had a major illness or injury you know how the medical bills and insurance Explanation of Benefits can become overwhelming. Each doctor, the hospital, the laboratory, and radiology department (x-rays) will send you a separate bill. The insurance will send you an Explanation of Benefits for each doctor and charge.

It's not easy keeping these bills straight. You know you have to pay your portion of the bill but you also want to make sure the insurance company pays theirs. To make it easier to handle the paperwork there are a couple of things you can do before an illness or injury occurs.

The first thing is to set up a separate file folder just for insurance information. In this file folder you will keep several things.

- Copies of all insurance cards – front and back
- A list of website links to the companies.
- Your login and password information.
- Contact numbers and names (if you have them) for the insurance company claim department.
- Contact numbers and names for the Human Resource Dept. for insurance through work or your insurance agency for private insurance.
- You may also want to keep a list of social security numbers and birthdates for each family member. You may need these when trying to find out about a claim.
- Keep a copy of your coverage plan in this file for easy reference. You can also find the information online if you have registered there.

If you have a lot of bills coming in because of a major illness or injury you will want to set up more file folders. The number of file folders will depend on how many different doctors and facilities you are receiving them from.

Most of the time you will receive an Explanation of Benefit form from the insurance company before the bill from the doctor or facility. When this form comes in put it in a file folder to wait for the bill from the doctor. If the balance that is due from you matches up then staple these two papers together and pay the balance or make arrangements for payments. Mark the bills with your payment record (check #, amount, and date).

If you get a bill from the doctor and the insurance hasn't paid yet you will need to contact the doctor's office and/or the insurance company. Your health insurance file will have all the contact numbers and information you will need to find out why there hasn't been a payment yet.

If the claim is for you or a dependent child, the insurance company will talk to you about it. Because of privacy laws you could have problems if the claim is for your spouse or young adult children. You may have to get a "Designation of Authorized Representative" form from your insurance company. When filled out and signed by the patient then the insurance company can talk to the authorized representative about the patient's insurance claims.

Once the bill is paid the papers should be filed into the file folder for the family member/patient. This will help you update the Medical History Form each year. It will also help you know how much you paid out of pocket for that calendar year. This will help if you are able to use this for tax purposes.

Each year after you have updated the Medical History Form and/or filed taxes you can put the paid bills into long term/inactive storage. (see chapter 10). If you like to save your records

electronically then scan all the papers into the computer. Make sure you have a back-up copy. Doctors and hospitals have been known to send bills a year or so later. You may need to show proof that it was paid.

Chapter 8

Financial & Tax Records

- Papers that can be tossed monthly.
- Papers that can be tossed after one year.
- Papers to keep for at least seven years.
- Papers to keep indefinitely.
- Tax Records.
- Storage of financial records.

There are many reasons to keep financial and tax records. Some are because the government requires it and some because the records can help us in future potential legal matters. There is also the personal reason of keeping a financial history of our life. Since it is hard to decide what to keep and what to throw away we end up keeping it all out of fear we'll throw away the wrong paper. This adds up to a lot of paper to organize and store.

From the Internal Revenue Service (IRS) standpoint there are some basic records that everyone should keep. Then there are certain records that are less common that may or may not be required to keep.

In this chapter I list what the IRS requires along with other legal papers you should keep. I also list papers that do not need to be kept. These are just suggestions and if you are not sure about certain papers it is always best to consult an accountant, lawyer, and/or professional tax preparer before throwing any paper out.

Papers to be Tossed Monthly

- ATM & bank deposit slips after they are checked against the monthly bank statement. Make sure they are recorded in your check book or software program.
- Credit card receipts – check against the monthly statement. Keep only the receipts for items under warranty, ones needed for tax purposes, business purposes, or medical receipts. Shred the rest. If you have a flexible spending account through work you'll need the medical receipts to get reimbursed. They may also add up by the end of the year to help with tax deductions.
- Phone and utility bills can be tossed after you pay for them. If you sign up with the utilities online you can look at past monthly statements there. If you need proof of long term residency a printed copy of the online statement should suffice.

Papers to be Tossed After One Year

- Toss monthly bank statements after one year
- Monthly mortgage statements can be shredded after you have received the year end statement and made sure it's correct.
- Paycheck stubs can be shredded after they are matched up to the W-2's and/or 1099's you receive for that tax year.

Papers to Keep for at Least Seven Years

- W-2's, 1099's
- Year-end statements from credit card companies and banks.
- Phone and utility bills that are deducted for business expense.

- Cancelled checks and receipts if used for tax purposes.

Papers to Keep Indefinitely

- Annual tax returns. IRS says seven years, but you may need them to make sure the Social Security payment amount is correct.
- Year-end summaries from investment companies. These contain information on IRA contributions.
- Confirmation slips that list purchase price and number of shares of any investments you own.
- Home improvement records.
- Receipts for major purchases.
- Beneficiary designations. Make sure names and addresses are kept current.
- Any papers regarding business or rental property you are depreciating over a number of years.

Here are some legal papers that you need to keep indefinitely.

- Birth and death certificates.
- Marriage certificates and divorce decrees
- Wills and living wills.
- Passports
- Military records
- Citizenship papers
- Prenuptial agreements
- Adoption papers

- Deeds, property titles, current mortgage contracts, stock and bond certificates, and employment contracts.
- Current copies for insurance policies; home, auto, health, disability.

Tax Records

The IRS requires you to keep tax records for what they call a “Period of Limitations” depending on the circumstances. It can be anywhere from 3 years to no limit at all. Generally most people should keep their records for seven years. There is no “Period of Limitations” if you file a fraudulent return or do not file a return at all.

Many of the papers listed above for tax records are year-end summaries. The papers listed below are the ones you need to gather throughout the year so you can do your taxes.

- Paycheck stubs
- Monthly bank and brokerage statements
- Receipts (business, medical, energy home improvement, etc.)
- Written proof of charitable donations
- Receipts for donation of items such as clothing and household.
- Papers regarding selling or buying your home during the current year.

These are the papers you do not need to keep long term once they are matched up with the year-end summaries.

- **Monthly Bank Statements:** When you get your year-end statement from the bank you can shred the monthly ones. If you bank online the monthly statements are accessible there.

- Paycheck stubs: When you receive your W-2 forms in early February you want to check your paycheck stubs to make sure the numbers add up. Then you can shred all the stubs. You only need to keep the W-2's for tax purposes.
- Brokerage/Investment Statements: Once you receive the year end summary statement you can shred the monthly statements. When you buy or sell a stock or bond you should receive a separate receipt stating the price you paid/sold it for plus the amount of shares that were bought or sold. This receipt needs to be kept until the stock or bond is sold and used for tax purposes.

Storage of Financial Records

In the chapter on storage solutions (Chapter 10) I talk about active and inactive storage plus safe deposit boxes. Please refer to that chapter to help you organize the papers you need to keep. I do want to bring up a few other things here for you to think about.

To keep your paper clutter to a minimum many documents can be stored electronically. They can be scanned and saved on a hard drive, flash drive, or CD. You should always make a duplicate electronic copy and keep it stored in an off-site place such as a safe deposit box or cloud service.

The federal rule “1003 Rules of Evidence” states that duplicates (photocopies or printed off the computer) are acceptable in a court of law unless a party has raised a genuine question about the accuracy of the copy. That means you should be able to scan most papers and store them digitally. If you ever need them you can print them out. If you have any questions about which papers to scan then be sure to consult legal advice.

If you want to keep papers long beyond their basic requirement time it would be best to save them electronically. It's worth the investment in a scanner and time to learn how to use it.

You'll save a lot of storage space plus it can be easier and faster to find the paper you need electronically.

- Tax returns and supporting papers.
- Investment papers.
- Investment confirmation slips.
- Medical records.
- Receipts for home improvements.
- Receipts for major purchases.
- Canceled checks needed for tax purposes or proof of payment.

Financial papers will take up the bulk of your storage files. If you save only the ones you need and declutter the unnecessary ones you can keep your storage files to a reasonable amount.

Chapter 9

Papers on Your Home and other Assets

- Papers on the buying/selling of your home.
- Household Inventory Records
- Picture Inventory
- Written Inventory List
- Decluttering Belongings
- Other Records You may want to keep on your home.

Papers on the Buying and Selling of your Home

When most people buy their homes, they will keep the loan papers, closing papers and title papers. They probably keep all the papers from the real estate agent. But what about receipts for home improvements you make while living in the house?

When you sell your home the profits are determined by how much you paid for the home, the selling price, and how much was invested in the home by way of improvements. When you sell your home and don't purchase a more expensive home you may be subject to capital gains tax. The home improvement receipts can help lower the profit thus lower the taxes owed.

If you are planning to sell your home and know there will be a profit that could be subject to capital gains tax then it is best to consult a Tax specialist. You can also check out the IRS publication 523 for more information.

http://www.irs.gov/publications/p523/ar02.html#en_US_publink100027522

Keeping records of your home improvement costs can help if you plan on refinancing your home. They may also help when selling your home to prospective buyers.

So what are all those home improvement receipts you need to keep? They are the major improvements that would increase the value of your home if you were to sell it in the near future.

These might include:

- Replacement windows.
- New roof and/or gutters.
- New furnace/air condition unit.
- New kitchen appliances.
- Kitchen and/or bathroom remodels.
- New flooring.

Over time the value of these improvements will be less. But since you never know when a life change may influence selling your home you want to be prepared. Keep these papers in a separate file folder or container along with all the financial papers belonging to you home purchase.

Household Inventory Records

We never expect a disaster to happen to our homes, but they do. Many homes are destroyed by fire, floods, tornados, hurricanes, and earthquakes each year. Burglars can steal your prize possessions while you are away from home. That is why we pay insurance premiums. If it ever happens to us we want to be able to rebuild our home and/or replace the things we lost.

But do you have a complete inventory of what was lost? If not it will be difficult to prove the worth of many of your items. The “Household Inventory Form” found on the [Article and Blog Index](#) page can help you keep track of all your valuable items.

Before I go any further I want to stress that you need to keep a copy of this inventory list in a safe deposit box, fireproof safe, cloud storage, or off site with a trusted family member or friend. It won't do you any good if the list is destroyed in a fire or other disaster.

If you have accumulated many items over the years and never keep an inventory list the task of doing so now may seem overwhelming. It is a big task but there are ways to help protect you today by starting with a visual inventory. You won't have a written value yet but a picture can sometimes speak a thousand words for you.

Picture Inventory

Taking pictures of everything you own is a good way to start your home inventory list.

However, you still need a written list to document pertinent information such as purchase date, original cost, current value, and serial number/model number. Pictures will help determine the current value by showing the condition the item was in before the disaster. But without the original cost and purchase date the insurance adjusters will only be able to estimate what the item is worth.

Take individual pictures of the more valuable items. You can even take a picture of the serial number on electronic items. Sometimes these are easier to read once you download them on the computer and enlarge the picture.

If you like you can take a video of all your possessions along with some commentary. This is helpful but you still need a written list along with it.

Written Inventory List

Writing out a complete list of all your belongings can be daunting. Take your pictures first then put copies of the pictorial inventory in a safe place. Now work on your written list by either working from the original copies of the pictures or physically work in one room at a time. If you are using the pictures make sure they are organized by room. This will save a lot of time.

When you start writing the list you don't have to write down every little item that has some value. This could take a long time and become overwhelming. That's where the photos can save you a lot of time. A photo of all your CD's will help give the insurance company enough information to put an estimated value. You could list each one with the original cost, purchase date, and current value but is it really worth your time?

It is better to spend the time listing the more valuable items such as good jewelry, electronic equipment, furniture, artwork, musical instruments, appliances, silverware, expensive clothing, luggage, power tools, lawn mowers sports/camping equipment, etc. If possible you will want to list the original cost, purchase date, serial/I.D. number, and current value.

Once you have completed this inventory list be sure to make a copy and put in a safety deposit box along with the photos or digital photos (CD or flash drive) or with a trusted family member or friend. You may want to take this list along with the photos to your insurance agent and reevaluate if you have enough insurance coverage to cover all your belongings.

Decluttering Belongings

As you go from room to room taking pictures and making out a list you should think about what items you would need to replace, which ones you would want to replace, and which ones you wouldn't bother replacing. When you approach your inventory keeping with these three questions in mind will make it easier to declutter some of your belongings.

If you decide an item won't be replaced if it's destroyed or stolen you need to ask yourself if it is worth keeping now. If it's not worth replacing then it stands to reason that it is not adding value to your life. So why keep it?

Although we hope we never have to deal with losing our belongings in a disaster thinking about the possibility can help up evaluate the true worth of our belongings. Knowing the total of how much we have spent on the things we own can give us a better perspective of our true financial worth or lack there of. If a lot of money has been spent on non-valuable and non-needed items it is time to question why. Your spending habits could be creating a lot of clutter in your home.

Taking inventory for insurance purposes may be the main reason to spend the amount of time required but the true benefit will be recognizing how much we really own. Because only a small amount is purchased at a time we have a hard time seeing the whole picture.

As you take inventory the sheer volume of what you own can really open your eyes to this. This will help set you up with the right frame of mind to get rid of many of your items.

Other Records To Keep On Your Home

If you are selling your home you may want to keep some records to show potential buyers. I talked about the home improvement records above. But prospective buyers may want to know what some of the monthly/yearly costs are for living in this house/condo. Usually that means the utility bills along with subdivision/condo fees and real-estate taxes. These can add up to a lot of paper cluttering up your files.

An easy way to keep the utility information without all the paper is to fill out a form with the information on it. I talked about the “Yearly Utility Record” form back in Chapter 5. Just print out the form and keep a running tab of what each utility cost each month. Since you are only using one form per year you can keep several years’ worth to show potential buyers or for your own information.

Chapter 10

Storage Solutions

- Household Papers
- Labeling Papers
- Active Files
- Inactive Files
- Safe Deposit Box
- Recipes
- Decorating/Craft Ideas - Storage

There are many different storage solutions for the papers we need to keep. In each home there will probably be several different solutions depending on the kind of papers stored and the personalities of the people in the household.

I have discussed which papers need to be kept and which don't in the individual chapters. Here I'll discuss how to store and organize the papers. If you're scanning and saving papers electronically, then you can set up folders similar to these on your computer.

Household Papers

The filing system you end up using will depend on how many papers you need to store, the room you have to store them, and your individual preferences. If you live in a rental apartment and don't have home ownership papers, real-estate tax papers, home improvement papers, receipts, or instruction manuals for yard equipment and home improvement equipment, then you probably don't need a filing cabinet. An accordion file can hold your important papers. You could also put your papers in labeled manila envelopes and store in a dresser drawer.

If you find you have outgrown that accordion file then it is time to invest in a filing cabinet or some boxes (either cardboard or plastic) that are designed to hold hanging files. I recommend hanging file folders because they are much easier to file the papers in them. They stay neat and orderly in the drawer which makes it much easier to find the file you want when you want it. They won't slide down and under other file folders.

With the hanging file folders you can go one of two ways. Some people like to go with one color and file the folders alphabetically. I prefer to use different color folders for different subjects. For example; all my papers relating to money and investment issues are in green folders. They are easy to find. Now if only those green folders would produce more of the green stuff.

Anyway, the folders are labeled:

- Bank Accounts
- 401/IRA
- Stocks and Bonds
- Charge Cards

In the first three folders are individual manila folders for each family member's account. If I want to file or find a paper on my son's account then I won't have to look through a lot of papers that contain my account or my other child's account.

All the papers pertaining to my home are in blue folders. These are labeled:

- Utilities
- Home Improvement
- General Home papers

There is a separate red folder for each car plus one for insurance papers. Depending on how many papers you keep in the glove compartment and how many are kept in the file drawer, you could put each car's information into a manila folder inside one red folder.

I keep all the medical records in individual manila folders inside a yellow folder. If you have a lot of medical records to keep you could have a separate yellow folder for each person.

And last I have three orange folders with labels of:

- Taxes
- Charities
- Receipts

In the tax folder I put paycheck stubs, tax receipts, and any other misc. tax info. When I receive all the end of year statements for taxes (1099, 1098, W2's, etc.) I put them into the tax folder. This way when I am ready to do the taxes most of the information I need will be in one place.

In the Charity folder I keep a “[Charity Donation Form](#)” which can be found on the [Article and Blog Index](#) page. I write down the charity name, the date, and the amount of the donation. Charities love to continue to send requests for donations so keeping a record this way makes it easy to know which charities I have already sent a donation for that year.

I also keep a copy of the check I wrote and any information I have from the charity. You may need this information for tax purposes.

The receipt folder holds all the current year's receipts that aren't filed with a warranty or instruction booklet. (See the chapter on Warranties and instruction manuals). These miscellaneous receipts may be a charge card receipt, online purchase receipt, or cash receipts

for items other than grocery or basic household supplies. Any receipt for an item that may need to be returned or has a warranty but no other papers are also kept in this folder.

At the beginning of each year I put all these receipts in a manila folder and label it for the past year. At some point in the next couple of months I try to go through that folder and throw away or shred any receipts that are no longer needed. The item may be out of warranty (90 day, 1 year, etc.), it was seasonal and I no longer have it, or it's clothing that is worn out.

Labeling Papers

When setting up your filing system you want to make sure it is easy to use for you and for your family members. If something happens to you and a medical record is needed someone else in your family should be able to find it quickly. That's why labels are so important.

That is also why the color file folders make it easier to find what is needed. If a medical paper is needed then the family member will only have to look for the yellow folders and then go through those. If a financial paper is needed or a paper on the home they can look in the appropriate colored file. Make sure your spouse and/or other family members are aware of your filing system.

Most papers are labeled as to where they should be filed. Bank records, charge card statements, etc. Some papers are not so obvious. These are the ones you want to write on the top of them what file they should be in. This way it is easy to make sure the paper is always filed back into the correct folder.

Active Files

Most of the current household papers need to be in a file system like the one above so they are easy to access. The filing cabinet, file box, or accordion file needs to be in a place where you can easily use them. These are your active files.

The papers that do need to be kept long term will need their own file storage system. I will address those shortly. Right now let's look at what papers should be in the active file.

1. Employment records: current resume, recommendation letters, health benefit information.
2. Credit card information: card number, expiration date, phone number and/or website address to contact the credit card company in case of lost, stolen, or other issues.
3. Current insurance policies for health, home, auto.
4. Copies of wills, living trusts, medical wishes.
5. Family health records (see chapter 7 on medical records).
6. Appliance manuals and warranties. (see chapter 6 on warranty and instruction manuals for more information.)
7. Education information: transcripts, children's school contact numbers and address, etc.
8. Social Security information: Each adult should receive an updated statement once a year on your work history.
9. Inventory of what is in Safe Deposit Box.

Inactive Files

It would be impossible to keep adding the current papers to the old papers in your filing system. The files would become too large and hard to keep organized. Many papers don't even need to be kept long term. The long term storage papers can be stored in a file box or cabinet that is in an out of the way area. Just make sure it is a dry place. The papers can get ruined very quickly if stored in a damp area.

Here is a list of papers to be put in the inactive files or purged completely after a certain amount of time. For more details on financial papers please check out Chapter 8.

1. Taxes: keep past seven years or more depending on your circumstances. You will need last year's tax return to complete these year's, so it should be kept in the active file until the current year tax return is completed.
2. Cancelled checks: over a year old and only those that may be needed for tax purposes down the road (usually pertaining to your home).
3. Previous year's medical records. If you have a summary in the active files you will know which year to look up in the inactive files if you need more details.

Safe Deposit Box

Some items should be kept in a safe deposit box or fireproof and water proof home safe. These are the items that would be hard to replace in case of fire, theft, or some other damage to your records. A copy of these items can be kept at home in a safe place for reference purposes with the originals in the safe deposit box.

1. Birth certificates.

2. Death certificates
3. Marriage certificates.
4. Divorce papers and any other papers regarding the divorce.
5. Adoption papers.
6. Citizenship records.
7. Military service records
8. Any other document that is either government or court ordered.
9. Copy of will. The safe deposit box could be held closed by a court order after a death so be sure to have another copy of the will either at home and/or with the attorney who prepared it.
10. Investment certificates – many are held by brokerage firms today.
11. Government bonds.
12. Deeds to real estate.
13. Car titles.
14. Leases. You can keep a copy at home but original signed ones should be in a safe place.
15. Contracts. Same as for leases.

A good rule to follow for what goes in the safe deposit box is to ask yourself these two questions.

1. Can the paper be replaced?
2. Would it be costly or time consuming to replace it?

Recipes

Whether it's a favorite recipe we use all the time or one we use only during the holidays they need to be stored in a way that is easy to find them. Some kitchens are large enough to store many cookbooks, notebooks, or recipe boxes. Other kitchens are limited in storage space. The important thing is to have the recipes easily accessible. You don't want to spend hours looking for that special one.

If your favorite and frequently used recipes are in your cookbooks then use sticky notes or small paper clips to mark the page. If you only have a few recipes marked in a book it will be easy to find the one you're looking for.

For easy access to my favorite recipes I store them in a special 3 ring notebook. There are separate sections for main dishes, sides, desserts, etc. Only the recipes that have been tried and approved are in this notebook. It's easy to add new favorites.

Set up another notebook for all those recipes you cut out of magazines or printed off the internet to try later. Get pocket folders that are designed to fit into a three ring binder. Label them according to the recipes you like to use. Main meals, salads/soups, side dishes, breads, desserts/cookies, etc. If you use the slow cooker a lot you may have a separate folder for those recipes. Remember, these are the recipes you want to try. The ones that you have tried and want to keep should be put into the "Favorites" notebook.

It's fun collect recipes to try but they can add up over time. It's important to purge them every so often. Your tastes may have changed. Your lifestyle may have changed so you don't cook as much. There can be many reasons the kept you from trying some of the recipes.

It's helpful to date the recipes with a pen when you first store them in the "to try" notebook. This is a good tool for decluttering the old recipes you never tried. I have found recipes that have been in the "want to try" notebook for over ten years. It's time to declutter them.

If you like to store papers electronically or want to learn how, recipes are a great way to start. This works well for the recipes you want to try. They can be scanned in or typed and saved in a folder(s). It may not be as much fun as flipping through a stack of new cookie recipes but you will reduce a lot of paper. Don't print any recipe out unless you plan on making it within a couple of days. If you like it then punch the holes in it and put in your "favorites" notebook. That way it is ready for the next time you want to make it.

Decorating/Craft Ideas – Storage

If you like to collect ideas for decorating your home or for craft ideas, you know they can easily become a cluttered mess. The best way I've found to control these papers is to set up 3-ring notebooks similar to the ones set up for recipes. You could also use an accordion file. Make sure you use labels on each pocket.

For a decorating notebook it's best to label folders by room. When you are ready to get ideas then pull out that room's papers.

For craft project instructions it's best to label the folders for the kind of craft that it is. Sewing, needlework, woodworking, etc.

Conclusion

Tons of paper will continue to pour into our homes for the foreseeable future. Even though we are in the computer age not everyone is comfortable going paperless. So the key to controlling the paper clutter is to reduce what you can and organize the rest.

Each household will find certain areas easy for them to control and other areas that are not so easy. It will take continued maintenance to keep up with the constant flow of paper. Setting up systems that you can work with will go a long way to cutting out the paper clutter.

You can find more information on paper clutter plus many other areas of your home that may need decluttering by visiting the website:

<https://www.cutclutterwithscissors.com>

