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**Print this article back-to-back with The Paper Clutter Flow Chart for a fun, unique, inexpensive, educational handout.**

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## Is it *Paper* Clutter?

**What is *Paper* clutter?** Clutter comes in many forms. When it comes to paper, clutter is anything that you don't *need* or *want* to keep. Or, maybe you just don't know because it is sitting there in a *mystery pile*...?? For any new paper that enters your home or office, ask yourself: **Do I need to keep it?** Does it represent something I need to do? What is the next logical action? Is it a reference, legal, or financial document? Is it tax-related? **Do I want to keep it?** Is it a keepsake of some sort? Does it contain ideas for an ongoing or future project? **If the answer is yes to either question -- you need or want to keep it -- wonderful, keep it! But don't just set it back down in a pile on the kitchen counter!**

**Why can't I part with my *Paper* clutter?** Here are some reasons why this is difficult:

**I'm not sure if I need to keep it.** Here are some easy things to purge from your pile: expired coupons, ads, and bill inserts; old magazines you will never read (be honest); most greeting cards & letters; earlier drafts of completed documents; info you can find again easily if need be; info that is available online; all outdated info.

**I'm not sure if I want to keep it.** When in doubt, throw it out. If that seems too harsh, fill a box with iffy papers and mark it with a date six months from now. If you haven't missed those items by then, get rid of them!

**I'm not sure how long to keep it.** Generally speaking, most utility bills, credit card statements and bank statements can be discarded once the next bill or statement arrives, assuming there are no errors or issues to resolve. Check to see how long summaries are kept online. Consult your financial planner, attorney, and/or tax accountant for their advice on keeping financial, legal and tax papers pertaining to your unique situation.

**I need to do something with it first.** If the paper requires action on your part, schedule the task on your calendar and store the paper (temporarily) in an *action file*. An *action file* is usually a small (vertical) tabletop file with 5-7 hanging folders labeled To Call, To Pay, To File, etc. An *action file* is not for long-term storage; it is for next actions, and for eliminating *mystery piles* of paper. Don't forget to file the To File papers weekly!

**The bottom line: If you don't need it, or want it, or simply haven't thought about it, it's paper clutter.**

**What should I do with my *Paper* clutter?** New paper: After recycling or shredding unwanted offers, circulars and empty envelopes, sort your mail and other incoming paper into the appropriate *action files*, discussed previously. Mystery piles: Sort and purge them (file, toss, shred, or recycle) one pile at a time. Old files: Review and purge your files at least once a year and don't let them overflow!

**What if, despite my best intentions, I am still living with *Paper* clutter?**

If you don't work the system, the system won't work! Keep this in mind: Flat surfaces (tables, counters, floors) are not meant for paper storage! If you need help setting up an *action file*, or creating a permanent filing system, or dealing with paper clutter, call a professional organizer or a friend to help you.

**Congratulations, you are on the road to becoming *Paper* clutter-free!**