

end paper pileups now!

Stop making piles and start acting on incoming paper.

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Paper flows into your home in myriad forms, but your response options are far fewer. You have only four possible responses: trash, delegate, act, or file.

Good paper management begins with your routine. “Having a routine that works for you is far more important than any product or sorter you can buy,” says Kathy Jenkins, a professional organizer and founder of Come to Order. Maybe you deal with paper for five minutes every day while your kids are doing homework. Or perhaps it’s 30 minutes every Saturday morning when things are quiet. Whatever your specific routine, you must establish one official spot to collect incoming paper. Yours can be anywhere in the house—a corner of the kitchen counter, a living room side table, or a wall-mount basket just inside the door—but it can be only one spot.

When you’re ready to begin, open (and discard) all envelopes. Lay all the papers flat, which gives a real sense of what you have to deal with. Printed due dates on bills are easy to pass over or miss, so circle them or highlight them as you sort. Review each piece of paper and set it in a pile based on these four responses:

RESPONSE NO. 1: TRASH, SHRED, OR RECYCLE IT

“Only keep what you need or want to keep; get rid of the rest,” Jenkins says. Decide now if you value papers like coupons, catalogs, and freebie newspapers that

flow into most homes with alarming regularity. Set up spots for these documents if they’re important—or discard without hesitation.

If you’re going to shred a document rather than toss it, do so immediately. Never save a pile to shred. If you’re in doubt about whether shredding is necessary, check out “To Shred or Not to Shred?” on page 20.

RESPONSE NO. 2: DELEGATE IT

If a document needs someone else’s knowledge or response, hand it off. Your household manager (likely Mom) needs to introduce delegating tools like personal mailboxes as well as the family’s official delegating process. Decide how you notify others that they’re receiving an important piece of paper. Jenkins recommends using a marker or colored sticky note to highlight due dates. Use verbal reminders to reinforce written ones.

Keep everyone on the same page in terms of paper management with a weekly family meeting. This doesn’t have to be a formal affair, just a conversation

OPPOSITE: A fold-down desk transforms a corner into a home office for acting on paper. Wall-mount mailboxes facilitate delegation between family members. **BELOW LEFT:** Shallow shelves hold frequently used office supplies; file holders sort papers for acting, using, and filing. **BELOW MIDDLE:** An acrylic food container is filled with mailing supplies, including stamps, labels, envelopes, and a mini address book. **BELOW RIGHT:** Shredding scissors dangle from the desk’s side.





TO SHRED OR NOT TO SHRED?

Many people overshed—or shred the wrong stuff. The key is to remember that you have only two reasons to shred: You don't want to be taken advantage of financially and you don't want others to know something specific about you.

Always shred:

- Anything with an account number, including closed accounts and seemingly harmless documents like utility bills or subscriptions.
- Anything with a reservation or invitation number, such as credit and loan offers.
- Prescription drug information that includes your name, address, and any unique numbers.
- Balance transfer checks.

Don't need to shred:

- Loan rates and terms information.
- General drug information and cautions.
- Privacy statements.
- A document just because it has your name or address on it.

And never shred an unopened envelope! You have no idea if it contains critical information.

ABOVE LEFT: A file tote holds frequently used files—monthly financial statements, service agreements, and one personal file for each family member. ABOVE MIDDLE: An expanding file contains documents for a project; the file collapses for easy transport to work or school. ABOVE RIGHT: A chalkboard decal offers a spot to leave reminders. OPPOSITE: When work is done, the entire office folds up, even one of the chairs.

about getting everyone's acts together for the week, maybe after Sunday dinner. Have everyone bring his or her schedule and discuss what's coming up in the next week. You can also review contents of personal mailboxes at this time.

RESPONSE NO. 3: ACT ON IT

Some of the remaining papers might require you personally to do something. "If you can deal with a piece of paper in less than three minutes, just do it," Jenkins says. Sort active papers into three clusters:

- **Things to review.** such as announcements and school forms. Go through these first.
- **Calendar items and events.** Schedule these second.
- **Outstanding bills.** Pay now if you have the funds.

RESPONSE NO. 4: FILE IT

Any paper that isn't trashed, delegated, or acted on needs to go into long-term storage in a file cabinet, drawer, or box. To set up a household file cabinet that actually works, check out BHG.com/Files.

FOR RESOURCES, SEE PAGE 108.



CREATE A SYSTEM THAT WILL WORK FOR YOU!
Visit BHG.com/PaperTips to find ideas on where to store every piece of important paper.