

Cut the clutter

How to handle all the paper

You receive financial information weekly if not daily. If your filing cabinet has more on top than inside of it, it may be time to act.

“Processing paper isn’t glamorous, but it is important,” says Maggie Jackson, president and owner of The Organized Life. As a certified professional organizer, Maggie works side by side with individuals to help simplify their lives.

She offers the following advice for cutting the clutter.

- **Set up a system for saving paperwork.**

Examples include a traditional file drawer, binders, or a box or boxes for piling papers. The system you choose must be one that makes sense to you. More importantly, you also must be willing and able to maintain it.

- **Dedicate a landing zone for incoming papers.**

Preferably this is near your final storage place. Your landing zone could be the first hanging file in your drawer, a folder next to your binder system or the top file in your box. Consider how you deal with incoming papers. Do you open and process the mail daily? Weekly? Monthly? When you have to? Know the answer and find a consistent, safe location to hold papers until you process them.

- **Invest in a quality shredder.**

Keep it near the spot where you open and discard incoming paperwork. Shred anything you don’t need that has identifying information on it.

- **Set up a tax file.**

Avoid searching through all your files for tax-related

documentation. Create a file folder, box or binder to hold tax documents as they show up throughout the year. Clearly label your tax file with the year.

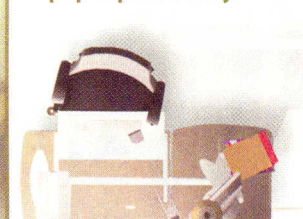
- **Be patient.**

It may take awhile to get organized – especially if you have a large backlog of papers. Don’t get overwhelmed. Several small steps will move you toward your organizational goals.

- **Be disciplined.**

Setting up your system is the easy part. Maintaining and using it takes discipline. Evaluate your system after several months to see if you need to make adjustments. If you’re struggling, reach out for guidance from a friend, family member or professional organizer. ▼

TAKE ACTION! Stop procrastinating and start limiting your paper piles today.



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QUICK TIP: Clear your kitchen table! A filing system could drastically simplify your financial life.

