

Ask America's Ultimate Experts

Q "Help me get rid of paper clutter!"

Even in this digital age, paper still has a way of overtaking our homes. And if the sight of all that paper clutter puts you on edge, it's no surprise: It's a proven source of anxiety and stress! Here, top organization pros reveal tips for easier (and safer!) than ever ways to stop unwanted mail and get all your important documents in order!

1 Stop the clutter!

Getting catalogs from stores you've never heard of and multiple credit card offers a week? Professional organizers Donna Smallin and Jacquie Ross say you can end the madness almost instantly! Just:

Block credit card offers!

Sick of all those pre-approved credit card offers? Visit OptOutPreScreen.com, or call them at 888-567-8688, to fill out a form to stop receiving offers from banks and financial companies for up to five years. Rather put a permanent end to the offers? Download the form to do just that at the [OptOutPreScreen](http://OptOutPreScreen.com) site. Just print and mail it to the address listed.

Cut off catalogs!

If you're never going to order something from the store, there's no reason to keep getting their catalogs! To stop them, head to CatalogChoice.org, a free site that's already being used by more than 1.2 millions Americans to stop unwanted catalogs from being sent to them.

Keep away other junk mail!

If you're getting tons of other unwanted fliers, ads and offers, check out the Direct Marketing Association's website at DMAChoice.org—which will contact companies for you to take you off their mailing list. The only catch? Because your information may be released again, you may have to sign up every couple of years.

Did you know?
Clutter can cost you: According to one poll, 23% of folks pay bills late—and incur penalties—because they lose them! So controlling paper can save you money!

2 Get organized the easy way!

Once you've reduced the clutter entering your home, it'll be much easier to get the important stuff in order, promise Smallin and Ross:

Invest in a scanner!

These machines are now faster than ever and can help you consolidate reams of paper into digital files, which can be stored on a tiny flash drive. "I scan in business cards and my tax documents," says Smallin. One to try: Epson Perfection V30 Flatbed Scanner, \$79 at Walmart.com.

Clear up these top clutter culprits!

They're newspapers and magazines, say Smallin and Ross. But that doesn't mean you have to give up reading *Woman's World!* Instead, stop mountains from forming and yourself from falling behind on the latest info by planning a time to read each day! Not only will it help you reduce clutter, but it's also a proven stress reliever.

Use the bin system!

Get a plastic bin for each family member from your local office supply store. Set them up in the kitchen and use as the go-to place for any papers that need to be passed among family members, says Smallin.

3 Protect your identity!

Once you've purged your home of unnecessary papers, it may be tempting to toss them. But many documents contain personal info that can make you vulnerable to identity theft, says Linda Foley. Here's how you can protect your name:

Shred!

That's the message from Foley, who says that you should shred any documents that contain your name along with your date of birth or telephone number, as well as anything with your Social Security number.

Cross-cut!

A cross-cut shredder shreds papers horizontally and vertically, making it virtually impossible for a criminal to piece together your documents. One to try: Aurora AS890C 8 Sheet Crosscut Paper/Credit Card Shredder with Basket, \$39.99 at Amazon.com.

What papers to keep and for how long!

Save for one year:

- ✓ Monthly bank and credit card statements
- ✓ Monthly mortgage statements
- ✓ Paycheck stubs

Save for seven years:

- ✓ W-2 and 1099 forms
- ✓ Year-end credit card statements
- ✓ Any documents that support your tax returns

Save forever:

- ✓ Annual tax returns
- ✓ Year-end summaries from financial services companies

—Jennifer Leonard

Our expert panel



Organizing expert **Donna Smallin** is the author of eight books on organizing that have sold nearly 1 million copies worldwide. She's also been a guest on CBS's *The Early Show* and HGTV's *Smart Solutions*.



Jacquie Ross is the founder of CastAway the Clutter, a professional organizing company, as well as the author of the eBook *Take Control of Your Clutter Before it Takes Control of You!* *101 Tips to Success*.



Identity-theft expert **Linda Foley** is the founder of the Identity Theft Resource Center, a nationally recognized victim assistance and public education organization. She's also been a featured expert on MSNBC.