



GETTING STARTED  
Steve Bien-Aime

## It's hard, but it pays to clear away the clutter

07/30/2006

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My desk at work has become a mountain of papers in the last two years. Even the drawers are a mess.

But I can still find everything.

Millions suffer from being disorganized. And it's not just at work. Many dining-room tables serve as second desks when bills, letters or other correspondence come in the mail.

This habit is the "first flat surface rule," said Jocelyn Coverdale, a productivity trainer and owner of Ballantrae Organizing Solutions in Newark.

Unlike other rules, this one should be broken.

The key to getting everything under control is having the discipline to follow a system.

"A lot of people think being organized is inherent, something you're born with," she said. "That's not the case."

Without having a system to organize documents, you waste valuable time looking for things. Coverdale said studies show that some office workers spend as much as an hour a day trying to find misplaced items.

"It doesn't take any effort for the paper to come into our workspace and into our lives," she said. "It does take effort to do something with it and get it out of our lives."

When you receive something, figure out what it is and determine if it's important, she said. After that, simply make a decision on what to do with it. Coverdale calls this the "FAT" system -- File it, Act on it or Toss it.

"The third one is a hard one for a lot of people," she said.

That's likely because determining what should be kept is very tricky.

Barry Izsak, president of the National Association of Professional Organizers, said you should ask yourself a few questions to make your decision easier: Can you identify a reason to keep it? Can you get the same information later?

Creating a filing system has to be unique to you, experts say. If you don't feel comfortable with it, you won't stick with it.

Coverdale says creating an inbox can be a good place to start. From there you can place documents in folders and arrange them however you like.

One of the biggest mistakes people can make is not creating an index, she said.

"They don't know what's in their files," she said.

Another reason to create an index is because something tragic can happen to you at any time. If loved ones don't know what expenses you have or where you keep important information, such as insurance policies, that can create additional difficulties.

But once you've established a system, keep it current. Having the files is great, but if you don't remove some of the papers periodically, you'll end up with overflowing folders.

Bills should be kept for a year, said Renee Villano, certified public accountant in Wilmington. Tax returns and supporting documents should be kept for a minimum of three years; she recommends keeping them for seven.

Being organized can lead to lots of savings, she said. First, getting your financial paperwork in order yourself is much cheaper than paying somebody else to do it.

Even when you're determined to reclaim your desk, dining room or entire house from papers, it's best to do it chunks, experts say.

"It's not realistic to tackle 20 years of clutter in one day," said Izsak, author of "Organize Your Garage in No Time."

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