

Five NEAT Steps to Going Paperless

Are you drowning in paper? More and more people are going paperless and if you haven't already now is as good a time as any! Following are a few tips to help you be as paperless as possible.

1. Get rid of the rubbish. The first thing we need to do is to dispose of all the unnecessary paper around us. Much of the paper we have, we can eliminate. Depending on how much paper you have the first thing you may want to do is to invest in a shredder. If you set aside 15 minutes each day to shred all the unnecessary paper you should have it finished within a week.
2. How Long to Keep What? Some papers need to be kept for a short time and some for your lifetime. Make sure you keep all your legal papers in a safe place; wills, birth and death certificates, marriage licenses, legal agreements, employment contracts, property deeds, etc. All papers concerning income (especially if self-employed), businesses expenses, yearly statements from insurance companies and banks need to be kept for at least 7 years. Everything else from credit cards to utilities bills can now be accessed up to two years back online.
3. Use the computer for filing. Many of us print off documents that we could be storing on our computers. Instead of printing a copy of what you have on the computer, just file things in a way you can easily find them and make sure your computer is backed up. No matter how good computers are, they do break down so an external hard drive or even an Internet backup are good insurance against losing your files.
4. Electronic Billing. Another way to reduce the amount of paper coming into your home is to sign up for electronic billing. Many companies today prefer to send bills via email. In addition to sending you your statement electronically, many companies will also encourage you to pay electronically. This can be by means of an automatic deduction every month or a one-time online payment. All banks offer free standing orders to the major utility providers making it easy, automatic and paperless.
5. Handle it once. Once paper does enter your home, make sure you handle it only once. Either shred it, attend to it (pay a bill, answer a letter, etc.) or file it. This way you won't ever grow a huge pile of papers that needs taking care of.

There is no system in the world that will help you if you don't help yourself. By reducing the amount of paper you have to deal with on a daily basis, it can never again build into something that you need to take care of. Now that's NEAT!