

Getting Organized Can Save You Money

(NAPSA)—Is your life so disorganized that it's costing you money?

If you're like all too many Americans, you're spending so much time rummaging around for lost or misplaced items—wasting a combined 9 million hours a day—that you're probably too frazzled to even contemplate that question. That's a real shame. Because it turns out it's not just stuff like car keys and medicine we're mislaying. According to Harris Interactive, 23 percent of adults admit to paying their bills late because they've lost them in what we'll call The Great Abyss.

And you know what happens when you don't pay your bills on time, right? You incur late fees—and, in the case of bank credit cards, for example, also open yourself to sky-high annual interest rates.

"People have to realize that being disorganized has real-life consequences," says organizational expert Jill Pollack, who's been featured everywhere from WE's "Bridezillas" to FoxNews.com.

Time you organized your life? Read on for some expert tips:

- **Baskets are your new best friend.** Everyone in your house should have his or her own decorative one to hold loose items. "It's an instant declutterer," says Pollack.

- **Your second-best friend is your coding system.** Alphabetizing your files—*yes, you'll need files*—is apparently so yesterday. The "more intuitive" way to go? Colors. You know, green for financial documents, red for health matters, and so on.

- **No one should be without a "home management" binder.** Well, okay, you can probably do without it if you're paying someone



Being organized could allow Americans to save the 9 million hours a day spent rummaging around for lost or misplaced items.

\$100,000 a year just to keep track of your family's schedule, emergency contact numbers and all the rest of life's minutiae that contribute to high stress levels. But for the rest of us, Pollack advises separating each section with Avery NoteTabs (www.avery.com) that have the advantage of being writable, highlightable, stickable and removable.

- **Stay on top of your bills.** Not only do current bills rate a file folder all their own—color code it neon green, if you like—but you need to make a habit of going through it once or twice a week to remit payment.

- **Clear your desk.** If your home's cluttered, odds are so is your office. Make a point to clear it before you leave at night so you can start fresh in the morning.

Pollack has three final words of advice for pack rats who insist on keeping every last tax return (seven years normally suffices), every last paycheck (toss once you've gotten your W-2 form) and every last credit card statement (shred immediately, after checking for accuracy, since they're a prime source of identity theft).

Those words?

"Purge, purge, purge."