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BILL PAYING MADE EASY

According to Harris Interactive, 23% of adults say they pay bills late (and thus incur fees) because they lose them. Ouch! If papers are taking over your space, you need a new system to contain them.

If you don't have an official office, not to worry! You can set up an efficient, portable filing system to house your bills and other necessary papers in any room. (Often, the kitchen works well because it's the hub of activity.)

There are many great organizing products available to contain your papers. One method features hanging file folders (with labeled tabs) in a portable file box (plastic or fabric-covered cardboard with lid work great, or use a basic plastic crate). Label tabs for categories of papers you need on a regular basis, such as unpaid bills, schedules, take-out menus, and upcoming events. Then, file away! Of course, you can also use a standard filing cabinet. Just make sure it's in an accessible spot, so you don't forget to use it — out of sight is out of mind.

If you're purchasing a new filing cabinet, be sure to first sort through and purge as many old papers as possible. Remember, we tend to reference only 20% of the papers we keep. So toss out outdated product manuals, product solicitations, articles that you clipped but never read, duplicates of documents, and anything that's no longer relevant in your life. If you can find the information online, toss it! Then, before shopping for a new filing cabinet, take note of the amount of space you'll need. Purchase accordingly, and make sure the drawers glide nicely and are easy to open.

To make bill-paying easy, fill a small plastic supply box (or use an empty checkbook box) with office essentials such as pens, checkbook, stamps, note cards, envelopes, address labels, mini-stapler, and tape. You'll never again have an excuse to pay late.

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