

lesson 4 set up your reference systems

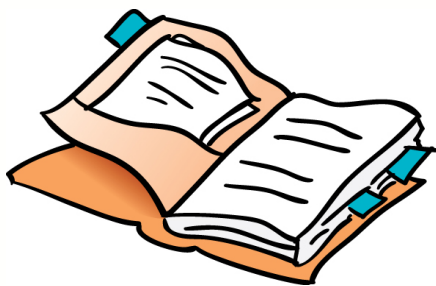
WELCOME BACK

Welcome back to *Organize Your Paper Clutter!* How are you doing with all that paper of yours? Hopefully you're doing great! Lesson 3 was pretty intense, wasn't it? You had a lot of reading, plus you had collection and action systems to set up. If you still have items on your to-do list left over from the last lesson, that's perfectly fine. The bottom line is this: If you're starting to see fewer piles in your midst, and you're beginning to feel a greater sense of control in terms of your paper—you're on your way!! Take a moment and pat yourself on the back!

So what's next? Reference paper. Your main goal for this lesson is to set up permanent homes for your reference paper. As with your action paper, you may need more than one storage solution and organizing system to accommodate all your reference items.

During this lesson we'll talk about four specific types of reference paper: quick-reference items, receipts, recipes, and magazine clippings. Keep in mind you may have more types of reference items than the ones we'll cover in this lesson. But the steps you'll follow for any other specific reference items will be just the same as those covered for quick reference, receipts, recipes and magazine clippings! So, if you need to create other reference systems, take the same steps and use the same thought processes you'll be following here. Sound like a plan?

Great! Let's get right to it!



SET UP YOUR REFERENCE SYSTEM(S)

Reminder: what your reference systems are for

It's been a while since we discussed the specifics of reference paper and what it is, so let's do a quick refresher. Your reference paper is any item you may want or need to refer to at a later date. This type of paper doesn't require your action *right now*, but it is likely you will want to refer to it sometime in the foreseeable future.

REFERENCE PAPER VERSUS ACTION PAPER

So what's the difference between reference paper and action paper? In a nutshell, action paper has a "to-do" associated with it, whereas reference paper doesn't – at least, not right at this moment. It is quite common for a piece of paper that was once an action item to become a reference item, after the action has been taken care of. Paid bill statements are a terrific example. Before payment was made, the bill itself had an action associated with it. Once you've paid the bill, assuming you've completed any financial tracking you want to do, you hold onto the bill in case you want or need to refer to it in the future—for budgeting, applying for a loan, payment questions, and so on. The paid bill becomes a *reference* item.

With your reference documents, an external event will dictate if and when you need to refer to that piece of paper. Examples of reference paper include telephone directories, sports schedules (after the dates have been entered on the calendar), papers for a current home decorating project, and carryout menus.

As we discussed in Lesson 2, for each of these examples, something external to the piece of paper will trigger your need to refer to the paper. The paper itself – which has been put away! – does not serve as a reminder to do something.

everyday examples of reference paper

- * Your son wants to know which team he is playing this week in baseball, so you need to refer to the sports schedule. In this case it's your son's question that triggers you to want to look at the schedule.
- * You've decided to paint your hallway this weekend, so you need to pull out the paint swatch in order to buy your paint. Your desire to paint has caused you to seek your paint swatches.

Organizing paper is analogous to organizing physical items—you give your prime real estate to the items you access frequently. The dishes you use every single day are stored in an easily accessible cabinet in the kitchen, and your china is stored in a china cabinet in the dining room.”

* You're hungry and you feel like ordering pizza. Again, hunger is the trigger, not the carryout menu.

All right, now that we remember the difference between action paper and reference, let's talk about the difference between reference and archive.

REFERENCE PAPER VERSUS ARCHIVE PAPER

You may recall from Lesson 2, and you may have seen first-hand during your sorting, that the line between reference and archive can be very fine. Again, let's not get overly concerned about that because the bottom line is this: the reason for categorizing your paper as *action*, *reference*, and *archive* is to help you decide what you need to do with each piece of paper. These categories also help you determine how accessible each type of paper needs to be. Action paper needs to be the most easily accessible; archive paper can be the least easily accessible. Reference paper falls in between.

All right, now that we remember what your reference paper is all about, let's get busy creating some systems to store it.

Step 1: Decide how many reference systems you need.

Now that you've set up your collection and action systems, you're getting to be a pro at this, right? We'll be following the exact same process for your reference systems. As you'll recall, the first step is to determine what reference paper needs a home. To do this, take a look at the reference paper you've collected in your temporary sorting bin. Also, pull out your good friend “paper, paper, everywhere” from Lesson 2. What reference paper do you need to create a home for?

Once you have a feel for this, keep in mind that it's okay to mix reference and action paper in the same storage system. The key is that *you understand the difference between types of paper*, not that they can't mix and mingle in your storage containers. For example, if your receipts need a home, there's absolutely no reason why you can't create a receipts folder and put it in the same basket as your tickler file folders. Make sense?

The important thing is to have clear-cut boundaries for what belongs where. You



“This is the heart and soul of my reference system—my command central binder and two reference file folders, one for each child.”

don't want your receipts to sometimes end up in one file folder, and other times land in a shoebox in the laundry room. But it's okay if your already-reconciled receipts (reference) live in the same basket as bills to be paid (action).

Here are some examples of possible reference systems, and the ones we'll discuss during the rest of this lesson.

- * Quick-Reference File or Binder
- * Recipe Binder
- * Receipts File
- * Ideas + Inspiration Binders for magazine clippings

everyday example: Aby's reference systems

My reference systems include a reference basket and binder, recipe binders, a receipts box, and several binders of magazine clippings.



TAKE ACTION!

Using your “paper, paper, everywhere” chart and your unsorted paper, decide which reference systems you need to set up.

Once you have decided which reference systems you need to create, walk through the remaining steps of the set-up process for each system. First, select your storage solution. Second, develop your organizing scheme. And third, identify the habits needed to use the system effectively.

Let's walk through these.

SET UP A QUICK-REFERENCE FILE OR BINDER

Back in step 1 you probably discovered you have certain papers that you'd like to refer to rather frequently, and when you do need them, you don't want it to be a major project to get your hands on them. Trekking to a file cabinet on another floor in your home isn't quite what you have in mind.

A quick-reference file or binder is for just this type of reference info—things you will access frequently and / or want easy access to. Items like carryout menus, phone directories, sports schedules and the school lunch menu fall in this category. Once you have an idea about the types of items to store in this system, the next step is selecting your storage solution (or solutions).

Step 2: Select Your Storage Solution(s)

Thinking back to the storage selection criteria in Lesson 3, you'll remember the characteristics to consider are location, open versus closed, portable versus stationary, horizontal versus vertical, capacity, adaptability, attached versus loose, and aesthetics.

Keep in mind that for reference paper, an external trigger will tell you that you need to access your papers. Your job, then, is to select storage that makes it easy to access the paper when the external trigger kicks in.

For quick-reference, which is paper you will access frequently and / or in a hurry, the most important characteristics are:

- * **Location**—you want to store these items in a place where you can easily get your hands on them. My quick-reference binder is on my kitchen counter, for example.
- * **Aesthetics**—because you're going to keep it visible and accessible, it has to be visually pleasing to you!

Based on this, let's consider binders and a file basket (or box) with file folders.

- * **Reference binders.** Binders are a closed solution, but since they can be stored out in the open, such as on a countertop, they provide easy access to the papers inside. Since binders keep your papers attached, they are a portable solution, which can also be helpful. Binders have a fixed capacity, but are easily adaptable—you can add or subtract categories and paper.
- * **File box and file folders.** A file box is a bit more open and therefore makes it a notch simpler to store and retrieve papers. But because papers are stored loose, a file box is a bit less portable than a binder.

““ A binder, my recommended solution for quick-reference items, creates easy-to-access and portable storage for your reference items. Best yet, your papers are tucked away and tidy—giving your eyes and flat surfaces relief from clutter! ””

everyday example:

I use both a quick-reference binder and two reference file folders for my household quick-reference paper. The binder houses items that are a notch more permanent than the items in the file folders, such as carryout menus and phone directories. The reference folders, one per child, house items like spelling lists and school assignments, items where punching holes or sliding the paper into a sheet protector is a bit more work than necessary, given how long we'll be holding onto the paper (which will be: not long).

TAKE ACTION!

Select your storage solution for your quick-reference documents. Two solutions have been discussed here, but any storage container is fair game! If you'd like to use a file cabinet—and that allows you to keep your reference items accessible enough for you—go for it! If you'd like to explore storage solutions other than a binder or file box or basket, pull out Lesson 3 and follow the thought process for selecting a storage solution. Once you have your storage solution selected, it's time to create categories.



Step 3: Develop your organizing scheme.

Below are potential categories to use for your quick-reference items. Use categories and terminology that make sense to you, and best reflect your life and your paper. Here are some ideas:

- * **Activities** – Use this category for papers and schedules for kid's activities, church, clubs, volunteering, as well as the brochure for the zoo, summer program flyers, camp information, and the bike trail map.
- * **Budget and Finances** – You may choose to store budget information, a list of bills to pay, PIN numbers for accessing online accounts, and account numbers in your quick-reference system. You could also keep a running list of charitable contributions and store receipts from your donations in the same spot.
- * **Child Care** – You could use this category to organize babysitter instructions, your daycare's policy manual, or even carpool schedules.

- * **Emergency Information** – Consider carving out a spot for emergency information such as your contact information, street address, directions to your home, cell phone numbers, first aid instructions, and traditional emergency numbers such as police, fire, ambulance, poison control, doctors, repairmen, pharmacy, dentist, veterinarian / pet hospital, etc.
- * **Entertainment / Leisure** – Create a list of books you'd like to read, websites to check out, movies to rent, parks and recreation schedules, and community college course catalogs.
- * **Family Members** – Consider making a category for each family member. Use it to store papers relevant to their activities, school, or work in one centralized place.
- * **Home Management** – Use this category for house sitter instructions, cleaning schedules, or maintenance schedules for your fireplace, air conditioner, air ducts, furnace, A/C and heating unit, septic tank, and so on.



simple tip! Use business card holders to organize business cards in a reference binder.

- * **Important Numbers** – Create a category for contact info such as your daycare provider, schools, baby sitters, neighbors, hair stylist, doctors, dentists, and carryout restaurants. You may find some overlap here with the “Emergency Info” category, but that’s fine! The goal is to make it easy to find what you need, when you need it!
- * **Insurance and Medical Coverage** – When faced with a medical emergency, you need to know right away which hospitals or clinics are covered by your plan, and whether you need to call your doctor for pre-approval. Keep this critical information at your fingertips—in your quick-reference system—and save precious time when it counts most.
- * **Medical Records / Personal Records** – Do you always forget your husband’s Social Security number when you need it? Why not create a section for your family’s vital stats? Include vaccination records and recommended dates for health screenings and checkups.

Remember, you can mix quick-reference items with action items in the same storage system. It really is okay if you mix action paper and reference paper, as long as you have a trigger in place for your actionable papers.

* **Menus** – Keep carryout menus handy in their own dedicated section of your quick-reference system, or group them into a category called “local businesses,” containing information about businesses you patronize or want to try based on referrals from friends and colleagues.

* **Pet Information** – Use this category for vaccination records or to store pet sitter instructions.

* **Places to Visit / Travel** –Do you go on an annual trip or always wonder how to entertain out-of-town guests? Stash brochures and flyers in your quick-reference system. Why not create a travel checklist and never forget your toothbrush again?

* **School Information** –Store school handouts you reference regularly in a section of your binder. Include menus, calendars, school phone numbers, teacher contact information, snow schedules, bus routes and information about after-school programs.

Use these ideas as a jumping off point, but use your paper as your guide in setting up your specific categories. Which paper do you want to have quick and easy access to? What terminology would you use when looking for that info? Keep your categories flexible so they'll work as your needs change. For example, instead of “daycare information,” make a category called “kid stuff,” or a section for each child. When your child no longer attends daycare, but goes to school instead, you won't need to change your categories.

If you aren't sure which categories will work best for you and your family's information, create categories as you go using the process from Lesson 3. Give your system a test drive for a few weeks and see how it works for you. Tweak the categories if needed. Once you've got categories that work, create permanent labels.



TAKE ACTION!

Develop your organizing scheme for your quick-reference system and set up your system! Use temporary categories if you need to live with your system for a bit before committing. Just move forward and evaluate after you've used your system for a while.



If you're setting up a quick-reference binder, in addition to a three-ring binder you will want to have on hand additional supplies such as: binder tabs, sheet protectors, a three-hole punch, paper pockets, business card holders, and a label maker for labeling your tabs.



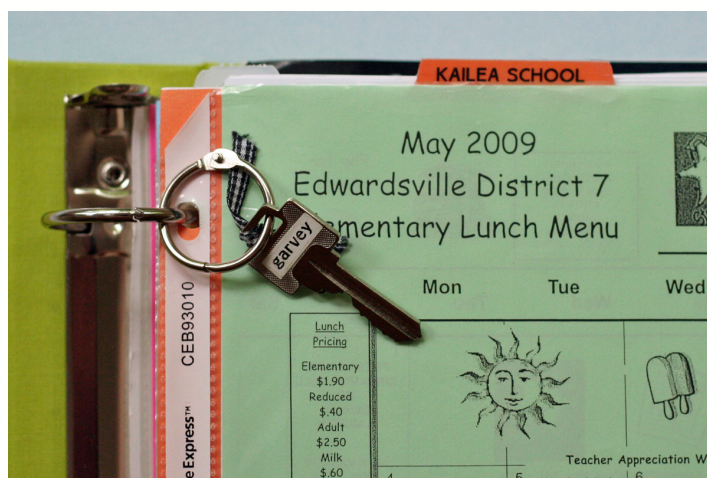
Step 4: Identify the habits needed to use the system effectively

The best strategy for your quick-reference system is to *maintain as you go*. Purge items when a new version becomes available or as soon as you notice a piece of paper is outdated. You'll be in and out of your reference system regularly, so keep your eyes open for out-of-date items. Recycle a document as soon as it becomes outdated.

everyday example: a peek inside my quick-reference binder

I call my quick-reference binder my *command central binder* because this system is like our household command central. Inside the binder I store only reference items, not action items. For me, a binder feels too *put away* for action items.

All the paper stored in my binder is truly "reference" because an external event will cause me to access the paper inside the binder. For example, I keep the school lunch menus on the very front page of the binder. (This is the piece of paper we refer to most often, so it has the best location.) In the morning, the kids will ask me what school is serving for lunch, before deciding if they want to buy or take lunch that day. The kids asking me what's for lunch is my external trigger.



Here are some other examples of what's stored inside my *command central binder* and the trigger that would cause me to access the item:

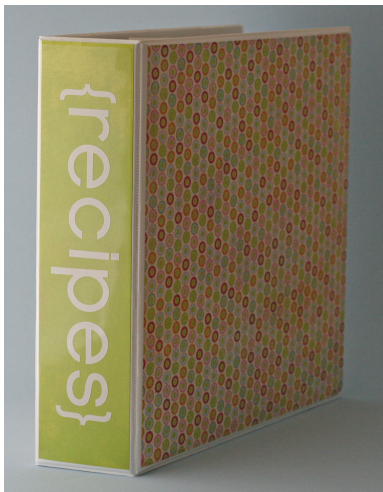


type of paper	trigger
phone numbers	kids want to call a friend for a play date
carryout menus	growing stomach, don't want to cook :)
sports schedules	"Mom, what team are we playing today?" answered by flipping to the sports schedule in the binder
medical reference info	someone is sick (or mystery rash on my hand returns), so we open to our file of medical professionals
business cards	toilet breaks, need to call a plumber (actually, I just call Jay...but if the neighbor's toilet needed repairs, I'd tell them about the great plumber who did the work in our basement...)
school & teacher info	I want to go have lunch with my daughter and need to look up her lunch period

To effectively use a quick-reference system, you need to create two habits. The first habit is to empty your binder of outdated papers as you put new papers into the system. When the new lunch menu comes home, the old one goes into the recycle bin. The second habit is to make sure there is an external trigger in place that will cause you to access the paper inside. (This should already be in place if the paper is truly reference and not actionable.)

TAKE ACTION!

Using the example above, identify the new habits you'll need to create to effectively use your quick-reference system.



SET UP A RECIPE BINDER

This section will help you if you love to collect recipes, but they're currently adding to your paper clutter. Recipes you receive from family or friends or that you clip from magazines are reference items—you refer to them while putting together your shopping list and while cooking. These items can be stored in a small recipe card box, file folders, or in an accordion file. But my favorite storage solution for recipes is a customized recipe binder. To create a recipe binder, follow these steps.



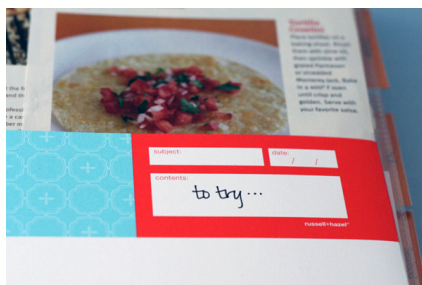
Step 2: Select Your Storage Solution(s)

Your recipe binder will be stored and used in your kitchen, and if your kitchen is anything like mine, it can get a bit messy from time to time! Because of this, I like to use a wipe-able vinyl binder for my recipes, and store recipes in full-page as well as divided sheet protectors. Also, consider using a binder with a pocket inside, or add plastic pockets for stashing recipes you want to try. (Why spend time finding a permanent home for a recipe that may not be a keeper?)



TAKE ACTION!

Select your storage solution(s)! Again, you can use storage solutions other than a binder for organizing your recipes, but a binder allows you to easily add recipes of any size and shape—from full-size printouts from the web, to traditional 3 x 5 recipe cards. Plus, when you use sheet protectors and a vinyl binder, you have a spill-friendly recipe storage solution!



Step 3: Develop your organizing scheme.

Before dismantling your current recipe organizing system, decide how to categorize your recipes. Traditionally, cookbooks are sorted by main ingredient such as beef, chicken, fish, pork, vegetarian, etc., and / or by course, like appetizers, beverages, breakfast, lunch, dinner, dessert, or side dishes. Depending on your recipe collection and cooking habits, you may prefer to sort by occasion, cuisines, or cooking method. The key is to use a sorting scheme that makes sense for you and how you plan your meals. If you aren't sure, visit a recipe website like www.myrecipes.com and look at the categories they use. Or pull out your favorite cookbook for category ideas.

☞ If you love to collect recipes, create a section in your binder for "recipes to try!" ☞

TAKE ACTION!

Develop your organizing scheme and set up your recipe binder. Once you have your binder and other supplies purchased, and you've decided on an organizing scheme, all that's left to do is set up your binder.



Sort your recipes into piles and use post-it notes to designate your categories. As you go through your recipes, remember your friend the recycle bin. Use it for recipes that no longer fit your eating habits, cooking style, lifestyle, or time constraints. Focus on keeping recipes you're likely to make!

“When I browse through cooking magazines I tend to over-keep, pulling out recipes for things I’d love to EAT but would never have the time or notion to actually make. If you cook with five ingredients, collect five-ingredient recipes and forgo the five-course, in-the-kitchen-all-day recipe options — no matter how delicious they look! (Treat yourself to a dinner out instead!)”

Assembling your recipe binder is a snap. Simply slide your recipes into sheet protectors (divided or full-page) and organize them behind your binder tabs. Stash “recipes to try” in a pocket folder behind the appropriate category.

With a recipe binder you don’t have to spend loads of time recopying your recipes onto a matching set of recipe cards or typing them into the computer. As an added bonus—handwritten recipe cards add a bit of charm to your binder.

While it takes a little time and effort to set this up, you’ll be happy to have your own customized cookbook full of recipes you and your family love to cook and eat!

Step 4: Identify the habits needed to use the system effectively

As you use your recipe binder, look for ways to maintain as you go, as you do with your other organizing systems. Pay attention to which recipes you never use, and simply pull them out of your binder to make space for something that appeals to you more. Add notes to your recipes when you substitute ingredients (and the dish turns out even better!) or add notes to indicate which recipes your family particularly enjoys.

Also, if you tend to over-collect recipes, pace yourself. Stop collecting recipes for a while once you get your binder set up, and simply enjoy the fruits of your organizing labor.

TAKE ACTION!

Identify the new habits needed to use and maintain your binder!



SET UP A RECEIPTS FILE

Step 2: Select Your Storage Solution(s)

As discussed in Lesson 3, for some people receipts are action items—you may use them to reconcile your accounts or to do budgeting. Once that task is performed, however, your receipts can become reference items. Therefore, we need to establish a place for them.

As with our other organizing systems, you'll want to consider location. Where is the best place to store your receipts? This is a form of paper that comes into your home regularly, so ease of access is an important consideration. With your location in mind, go through the list of storage characteristics to identify your ideal container.

Here are some options to consider:

- * **File folders / file cabinet or file folder in file basket.** You could incorporate a file folder (or series of file folders) into your quick-reference system, or receipts you'll be holding onto for a while could be stored in a file cabinet in a more out of the way location in your home.
- * **Plastic shoebox.** Believe it or not, I store my receipts in a plastic shoe box—unsorted and uncategorized. And yet, any time I need a receipt for returns, I know exactly where to find it! The best part of this system for me is that it's really simple to “file away” my receipts, so I do it consistently (and quickly!). I save time and there's no receipt clutter in my midst. That's my kind of organizing system!
- * **Accordion file.** An accordion file can work well for receipts because it can be closed securely to keep receipts in place and it allows you to subcategorize your receipts in a manner that makes sense to you.



TAKE ACTION!

Select your storage solution(s)! Use one of the ideas presented here, or run through the storage selection criteria presented in Lesson 3. Then let's move on and figure out a categorization system for your receipts.

Step 3: Develop your organizing scheme.

ORGANIZING SCHEMES FOR RECEIPTS

Depending on what a receipt is for, it can be an archive item, a reference item, an action item or something to be recycled! Not to worry, we'll sort this out now.

- * **Receipts – Major Purchases** – There are two types of major purchases—those with warranty implications, such as your new washer and dryer, and those with

tax implications, such as home improvement purchases. Consider creating a category called *receipts – major purchases* to store all receipts that have warranty implications. You may also wish to create categories for purchases that may have future tax implications—such as *receipts – home improvements*.

- * **Receipts – Tax Deductible Items** – Throughout the year, collect receipts for tax deductible purchases and charitable donations. My recommendation is to create a file folder called “Tax Receipts” followed by the year. Keep this handy by storing it as part of your action file system or in an easy-to-access area in your reference system.
- * **Receipts – Possible Returns** – If it’s possible you will return an item, hold onto the receipt for as long as the store’s return policy permits. Most stores accept returns for 90 days or less, so these receipts should go in your reference system. Receipts can be stored in file folders, a pocket of your reference binder, or even in a plastic shoebox, as I do. A general rule of thumb is to hold onto this type of receipt for a year, so you could consider storing this type of item in a monthly file folder with paid bills. Before adding items to the file folder, empty (and shred) the prior year’s bills and receipts.
- * **Receipts – Discretionary Purchases** – Receipts for items such as groceries and other non-tax items can be pitched right away, as soon as any budgeting and reconciling actions have been addressed. Remember to shred any receipt with personal or account information included.



TAKE ACTION!

Develop your organizing scheme using categories that make sense to you!

Step 4: Identify the habits needed to use the system effectively

Once you have homes established for your receipts, using the system effectively requires emptying your purse and shopping bags regularly, and putting the receipts where they belong. Every day, put any new receipts into your collection container and decide which category the receipt falls in. Then, put it where it belongs.



TAKE ACTION!

Identify the new habits needed for your systems.

SET UP AN IDEAS + INSPIRATION SYSTEM

The last reference item I'd like to mention specifically is magazines—one of my favorite types of paper! Magazines that you have already read, but want to hold onto for future reference, are part of your reference paper.

With magazines, it's important to set limits. If you're not careful, magazines can begin to take over, and suddenly the very thing that you're collecting to inspire you instead begins to overwhelm you! Regardless of the type of magazines you collect, the important thing is to have a filter – some criteria to guide your decision making about which magazines or individual articles to keep, and which ones to pass along to someone else.

To create a general filter, ask yourself this: Would you look through your stacks of magazines to get your hands on this info again – or – would you look up the information on the internet? If you head straight to Google every time you have a dilemma to solve or are in need of inspiration, you don't likely need to have a reference library full of periodicals at home, too. Bottom line...keep what you'll use! Ditch the rest.

Step 2: Select Your Storage Solution(s)

As with your other organizing systems, start by considering where you want to store your magazines and clippings. Where will it be convenient to refer to these items again?

Then, define the desired characteristics of your storage solution. Here are some options to consider:

- ✦ **Accordion file or file folders in a file cabinet or basket.** Either of these systems can be used to organize magazine clippings by category.
- ✦ **Binder.** Binders take a bit more time to set up than simply stashing your



“ A file basket stored in a bookcase makes it simple to file magazine clippings for future reference. ”

clippings in an accordion file or file folder. But the end result is a beautiful custom-built magazine, filled with inspiring photos and ideas you'd like to refer to in the future. If you enjoy perusing magazines, this can be an effective option for articles and ideas you'd like to hold onto for future reference.

- * **Magazine boxes.** Magazine boxes are great for complete magazines you're keeping to refer to later, as well as select clippings. Boxes help establish a limit for your magazine collection, making it easier to keep your collection in check.



TAKE ACTION!

Select your storage solution(s) for your inspiration and idea reference system.

Step 3: Develop your organizing scheme.

Collect ideas and inspiration with a specific purpose in mind. Then, categorize based on your intended use. Ask these questions while going through your clippings one at a time:

- * What type of idea is this?
- * What will you use it for?
- * How will you search for this?
- * What projects are you currently working on or planning to start?

TAKE ACTION!

Develop your organizing scheme for ideas and inspiration.



Step 4: Identify the habits needed to use the system effectively

- * **Set limits!** Too much "inspiration" can have the exact opposite effect from what was intended. Instead of inspiring you, your magazine articles and clippings can overwhelm you instead. Set a limit in terms of number of ideas, types of ideas, and so on.
- * **Weed as you go.** As you bring new ideas into your system, purge old ones that are no longer of interest to you.



Inexpensive, cardboard

magazine boxes helps me keep my magazine collection in check!



* **Tune in to how you feel.** If your magazines and clippings overwhelm you—you have too many. It's time to let some of them go. I promise, you will feel better once you do.

TAKE ACTION!

Identify the new habits needed for your ideas and inspiration system.

THE TAKEAWAY

In this lesson our focus has been on reference paper—those items that don't have a current action associated with them, but which you may want or need to refer to again in the near term. As you go forward and take action on the concepts from this lesson, pay particular attention to the concept of a reference binder. This is one powerful tool in the battle against paper clutter! I think if you put one together, you'll really love it!

So what's coming up next? Well, in the next lesson you'll put together your final set of paper systems—your archive systems! In the meantime, keep taking action and set up your action and reference systems!

See you soon.