

What You Need to Know About Going Paperless

Digital files are your best weapon in the battle to conquer clutter. **BY LISA GERSTNER**

1. STOP PAPER BUILDUP IN ITS TRACKS.

Sign up to receive online statements and bills from utilities, banks, credit card issuers and other service providers. To help stay on top of payments, sign up for your bank's bill-paying service. Or link your accounts to Manilla.com. The tool, which includes a mobile application for Android and iPhone, organizes and stores documents online and sends alerts when bills are coming due.

2. SCAN, SCAN, SCAN. A good scanner can eliminate a mountain of paper. The Fujitsu ScanSnap iX500 desktop scanner (\$405 on Amazon.com) connects wirelessly to your PC, creates searchable PDFs, and can handle two-sided scanning. Once you've digitized those documents, take them, along with all the other unwanted items sitting on your desk or dining room table, straight to the shredder. Your community may sponsor periodic mass shredding events. A good

shredder for home use is the Fellowes Powershred W-11C (\$66 at Amazon.com).

3. PREPARE A BACKUP PLAN.

Save important documents in multiple places in case your computer fails, says Julie Bestry, president of Best Results Organizing, in Chattanooga. In addition to keeping copies on an external hard drive or a flash drive, store documents using secure "cloud" services. Dropbox, for example, lets you save 2 gigabytes of data free (and you can share folders with other users). With Google Drive, you can store up to 15GB of files as well as create text documents, spreadsheets and slide shows. The free online tool Evernote lets you save PDFs, clip articles from the Web and create text documents. File items in folders and add tags for easy searching.

4. FILE IT ON THE FLY. A scanner that fits into a bag or suitcase can be useful for, say, digitizing handouts while you're at a conference,

says Erin Rooney Doland, editor in chief of Unclutterer.com. For example, the 12-ounce Fujitsu ScanSnap S1100 (\$180 on Amazon.com) can process letter-size documents as well as receipts, postcards and business cards. And plenty of mobile apps can help you keep paper to a minimum, too, though they may not provide the image quality that a scanner does. With the free version of the CamScanner app (for Android, iPhone and Windows Phone), you can snap photos of documents with your phone's camera and convert them to PDFs. The CamCard Free app lets you photograph business cards and store and file the contact information. With the free Bump app (for Android and iPhone), you can share your contact information

by tapping your phone with phones of other app users.

5. GET A HANDLE ON RECEIPTS.

To organize all of your receipts and track spending, try OneReceipt for iPhone, which lets you snap pictures of receipts and save them by using the free app or e-mailing them to your account. The tool can also automatically pull electronic receipts from your e-mail account. Not sure the store will accept an image of a receipt? Hang on to the original.

6. PAPER STILL HAS A PLACE.

In addition to Social Security cards, and certificates of birth, death and marriage, you'll want to keep estate documents, medical records, insurance policies, proof of mortgage and other loan payoffs, and titles and deeds for cars and homes. ■

