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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Organize to Simplify – Monthly Financial Checklist

By Susan W. Miller

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"Organize to Simplify" Monthly Financial Checklist

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1. Select a monthly or twice-monthly date for handling all paperwork, and to meet your financial obligations. You may find this works better if you select one day a week and stay on top of things that much better.
2. Gather all supplies and equipment before you sit down to deal with the paperwork. Typical things include pens, file folders, checkbooks, stamps, labels, and calculator.
3. Sort all papers into five piles. These will eventually go into five financial folders:
 - a. Banking
 - b. Bills to pay
 - c. Payment booklets for fixed obligations
 - d. Sales slips and cash register slips
 - e. All other statements, such as insurance and investment notices
4. Balance your bank statements with your checkbooks. Follow the directions on the back of the statement if you are not sure how to balance the account. Put the reconciled statements in a file folder or binder labeled by name of the account.
5. Write checks for the bills and update your expense projection on expenses that vary from month to month. Keeping this information current allows you to have a better idea of what to expect.
6. Create a file folder for each month of the year. Be sure to label each folder with the month and the year, or by name of the particular account. Collect the bill stubs and sales slips and put in appropriate folder. File in the same drawer as the bank statements.

7. Review insurance and investment notices, noting any changes or transactions. Premiums have a way of increasing over time.

8. Create a separate file folder for the bill stubs, canceled checks and any other documentation needed to support your tax return if you itemize your tax returns. File it anyway if you are not sure. You will gain confidence and knowledge in what to keep and what to throw away.

Remember, organization is being able to find what you want when you want it, get things done, and be in control of your life. If you are going to keep something, give it a home, label it with a common sense heading, and keep all records/folders in one location. Otherwise, feed your trash can.

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Susan W. Miller, President of Home Oasis International, a Denver-based company selling organizing products and services through home parties and online. She is the author of the "PRO NOTEBOOK" a Personal Resource Organizer, a life-planning tool to gain control over your personal and financial records. Home Oasis International professionals are available to speak to your group. 1-800-681-8681, <http://www.HomeOasisInternational.com>

7 Tips to Simplify Your Life

By Barbara Myers

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1. De-clutter. Begin by grabbing an empty shopping bag. Walk around your home. Fill the bag with anything you don't use or love. Place the bag in your car and drop it off at a charitable organization. Repeat weekly.

2. Control your time. Reduce obligations. Learn to say no more often. Even one fewer activity per week can allow you some down time.

3. Do without. Stop impulse purchases. Each item you buy costs more than the purchase price. Consider upkeep costs in both time and dollars.

4. Pare down. Do you really need six spatulas or 30 pairs of shoes?

5. Have a weekly "no noise" day. Turn off the T.V.s and radios. Tune in to nature and your family.

6. Make a list. Split your current activities and tasks into two columns: things I enjoy and things I don't enjoy.

How can you reduce the second column and increase the first?

7. Organize everything. What takes up too much of your time? Simplify your routines, your paperwork, your wardrobe, your life.

Barbara Myers is a professional organizer and author. Free tips booklet and e-zine to help you take control of your time by organizing your life. Visit <http://www.ineedmoretime.com>



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