

As the end of the tax year is upon us, thousands of people who are frantically trying to organise their paperwork for their self-assessment submission will decide to get organised – but will it last?

As the on-line self assessment website inevitably crashes over the next couple of days with thousands of disorganised people spending hours hunting around their homes for their P45's, P60's, expenses, deductibles, tax credits and more besides, then more hours at the computer trying to submit the information it took them hours to find and collate, how can they realistically avoid this last minute panic amongst their paperwork clutter in years to come?

Clare Baker who runs The Clutter Clearing Consultancy www.clutterclearing.net that specialises in helping people get organised and, more importantly, STAYING organised, says that there will be some people who will simply always leave their tax return until the last minute.

Why?

They're procrastinators.

'A lot of people don't know that people procrastinate for different reasons. There are three basic types of procrastinators:

- arousal types or thrill-seekers. These people who wait to the last minute for the euphoric rush of meeting the deadline, just-in-time.
- avoiders. These people are avoiding the fear of failure or even fear of success, but in either case are very concerned with what others think of them. They would rather have others think they lack effort than ability
- decisional procrastinators - people who cannot make a decision. Not making a decision absolves procrastinators of responsibility for the outcome of events.

1. Keep up-to-date with your expenses.

As any business advisor will tell you, keeping up-to-date with your finances will help make life a lot easier when it comes to filing your tax or VAT return and saves you money as you can do it yourself rather than pay an accountant to do it for you. All you need to start with is a file with monthly dividers plus a plastic pocket for each month into which can you put the small receipts. Larger receipts can be hole punched. Then give each receipt a unique number and on a blank piece of paper for each month, note down the number, what it relates to, what job it relates to or an explanation as to why you are expensing it, and the amount. If you are computer literate this can easily be done on excel. If you're self employed then try to set aside half an hour a week to do your expenses and make a note of what and why you've got that expense so that you don't have that mad panic at tax return time trying to remember what relates to what. Few can remember a year back. If you leave it to the last minute you may also miss out on a lot of tax deductible items.

2. Define a home for your paperwork

Having paperwork kept in different drawers around your home, with more drawers or cupboards being found as the paperwork mounts up, means it is going to take you a lot longer to find anything, especially if you've got a bit of everything in each drawer.

I once worked with a client who had a beautiful hand made kitchen which, when you opened the larder cupboard, was stacked high with paperwork. Her cutlery drawer was much the same. Another client used the top of her cooker for her post and paperwork, but it was all lost when she unintentionally turned on the electric hob by bumping into the knob and turning

it on. It wasn't until the smoke alarm went off from the burning credit card bill that she realised what had happened, and because she had no idea what was in the pile (it had been there for 2 years, she lived on microwave meals) she had no way of replacing it which simply added to her stress levels.

3. Use storage that is appropriate to the amount and type of paperwork

Don't just put the paperwork in a drawer and put new paperwork on top as it comes in. Categorise it into the appropriate types e.g. credit cards, receipts, bills etc and then file them according to how much you have of each. If you only have a couple of credit card bills don't waste a whole file on storing them as the file will take up valuable space. All they would need is a plastic wallet. If you have bills that go back for 6 years (which many need to for legal reasons), then a lever arch file may be the right size to store the amount of paperwork you have to keep. Only paperwork for the current financial year, which you are more likely to reference in the near future, needs to be accessible. Older things can be stored in large plastic wallets in airtight containers in the garage or loft. That way you only have the current financial year taking up valuable space in your living areas. Golden rule - Don't decide on storage until you know how much you need to store.

Clare Baker, founder of The Clutter Clearing Consultancy www.clutterclearing.net says that she is used to an increase in demand for help with paperwork clutter at this time of year. 'Many people have spent up to 2 days having to clear, sort and categorise their paperwork clutter before they can even start the process of submitting their tax return, and the stress simply becomes too much. What we do is help them learn a practical, appropriate and realistic way to clear, sort and categorise their paperwork clutter so that it's not all a last minute panic in years to come and they stay on top of it throughout the year. Feeling in control is so important.

'Our paperwork clutter workshops are very popular' says Clare 'and there's a definite increase in attendance during February and March. In fact, this year we're even running a one day paperwork clutter workshop with the Oxford and Cherwell Valley College on Saturday 28th March (cost: £26 per person) so that we can accommodate more people. What surprises many people is just how much money they've missed out on claiming for because they left it all to the last minute and couldn't find the relevant paperwork. With the credit crunch affecting most people, and people look for ways to save and make money, people are realising that learning how to control their paperwork clutter throughout the year can save valuable time, reduce stress and in some cases make them money.'

Anyone interested in finding out more about the course can call the Oxford and Cherwell Valley College on 01865 550550. Anyone interested in finding out more about how to get organised, clear their clutter and turn some of it into cash can call Clare on **01295 275030** or visit www.clutterclearing.net The Clutter Clearing Consultancy works throughout the UK.

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Notes to editors:

1. Clare Baker set up and runs The Clutter Clearing Consultancy – **www.clutterclearing.net**
- 2 Clare Baker is available for interviews, discussions, phone-ins etc on clutter clearing issues.
3. Clare Baker has contributed to articles on the issue of clutter for many well known magazines, newspapers and the BBC radio network.
4. The Clutter Clearing Consultancy has a weekly FREE top tip that people can sign up for on-line.
6. Details of unusual things found amongst the clutter can be found on the website at: www.clutterclearing.net/unusual_finds.php
7. Details about more survey results can be found at: www.clutterclearing.net/survey_results.php
8. Credit crunch facts and figures can be found at: www.clutterclearing.net/facts_figures.php

**Please call one of the following numbers
to book an interview with Clare.**

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