



# Nibble The Frog

## Paperwork Action System

Clutter Crew

My Nibble the Frog system is comprised of four modules to help you manage the admin in your life. All your paperwork, your professional papers, your digital clutter, your calendar systems for planning, scheduling and your to do lists.

Modules can be completed as standalone programs or as a full system in any sequence depending on your unique situation.

1. Life Paperwork
2. Work Papers
3. Digital Clutter
4. Planning

This resource is designed to help you get started and implement the core component of the Life Paperwork module. For some of you this is all you will need to take action and make progress. That's great. Please let me know and spread the word. For some of you, you'll have a question about something in the resources that you want to clarify. If that's you please feel free to email me and I'll respond, or you may book a free 15 minute strategy session and I talk you through it.

If you are drowning in paperwork and feeling too overwhelmed to start, consider booking in for one to one coaching with me. You'll get support every step of the way and a bespoke plan of action for your unique circumstances. There's no need to struggle alone. You deserve support.

*Kerryn*



# Life Paperwork

## Nibble the Frog

### **Clutter Crew**

The Life Paperwork module helps you establish and maintain the personal documents that come into your home from your letterbox or the papers you receive with purchases, or at appointments.

This module is for all your life paperwork like receipts, warranties, manuals, medical documents, financial information, tax documents, travel documents, school or childcare notices, fines, invoices, bills, neighbourhood newsletters and catalogues.

This module is not designed for work documents that you bring home from your office, or the professional paperwork that you already have in your home office. While some of the same decluttering and maintenance principles apply, I have a separate module for your professional work papers.

In this module we will Nibble the Frog with these five steps:

1. Junk mail
2. Open mail
3. Sort papers
4. Schedule your paperwork
5. Action your paperwork

### **Personal Note**

Clutter Crew please remember any progress is success. Looking at the mountain we sometimes forget we climb to the top one step at a time. Draw your focus back from the end of the journey and point it toward the beginning. We start with one step.





# Step 1

## Discard your junk mail

### **What**

Identify any junk mail and discard it immediately.

### **Rationale**

Avoid bringing junk mail into your home and adding it to your checklist for later. Instead identify junk mail and trash it so that you never have to think about it again.

We start with identifying and discarding junk mail because it is the simplest and least emotional category to deal with. No decisions whatsoever. No decision fatigue.

### **Details**

Junk mail is any mail you already know you don't want.

It may be a promotion flyer, a letter from a politician, a real estate agent seeking a listing, marketing materials from local businesses, or a catalogue from a store with products you're not interested in, or some other category of mail.

When you identify a piece of junk mail immediately put it in your trash or recycling so that it doesn't take up any of your limited counter space or desk space, and more importantly so that it doesn't take up any of your valuable mental space.

Congratulate yourself for making progress. You're on the journey.

Junk mail is specific to you. If you are trying to decide if something is junk mail, skip it. We'll work it out in step 3.

### **Personal Note**

Clutter Crew I used to love junk mail. Mainly the catalogues from various stores. I enjoyed flicking through them, but I simply couldn't keep up with the volume that arrived. I kept getting FOMO when I couldn't finish reading the newspapers, and the catalogues were simply encouraging me to buy products I didn't really have the space or time to buy and manage. I had to change my approach. I encourage you to decide that from now on you will not allow any form of junk mail into your home.



# Step 2

## Open your mail

### **What**

Open your mail and discard the envelopes.

### **Rationale**

This removes one layer of clutter and it doesn't require any decision making. Trash the envelopes so you never have to think about them again.

### **Details**

After you have done your initial sweep for junk mail, start opening your mail and discarding the envelopes. Congratulate yourself for making progress. Another step forward. Another step up the mountain.

You don't need to sort the mail immediately, that's step 3.

Step 3 can wait until you have the mental, physical, or emotional bandwidth to do it. Or it can wait until it's a priority for you to allocate time to it.

### **Personal Note**

Clutter Crew I used to have a laundry basket full of unopened mail. Even though I knew most of it was junk mail or unimportant, I was still fearful of the mail that would need to be actioned. I didn't trust myself not to verbally kick myself by saying things like "you're so stupid for leaving this for so long". I compounded the problem by not opening my mail. I understand that level of resistance.

If you currently have piles of mail that you have been scared or apprehensive about opening, give yourself some grace and book a free strategy session on the appointments page of the website. I'll help you make a start and open that mail. We can do it together. You don't have to face that task alone.





# Step 3

## Sort your papers

### What

Sort your paperwork into Three Folders:

- To Do
- To Keep
- Time Will Tell

### Rationale

This step sorts your paperwork into three macro categories. It simplifies your decision making and helps reduce decision fatigue and overwhelm.

### Details

#### **To Do | For papers that you must action**

Examples include papers for paying bills, making appointments, notes for phone calls, and making insurance claims. All papers in your To Do folder have a consequence for inaction. It's one of the reasons they may seem difficult to action in the first place. So the important distinction when sorting are the words "must action".

#### **To Keep | For papers that you need to keep**

Examples include warranties, receipts, medical information, government correspondence, education, professional papers, business and tax documentation. Most papers in your To Keep folder have a legal or long term basis for keeping them. These items will transfer to your long term filing system at regular intervals such as quarterly.

#### **Time Will Tell | For papers that have an inbuilt time limit for action**

Examples include invitations, coupons, vouchers, events, courses, articles, newsletters, or appliance manuals you may need to reference. Most Time Will Tell papers are optional ones that you could easily live without or find again. An article you may read, an event you might attend, an offer you may decide to claim, or a document you want to reference. There is rarely any negative consequences for inaction and they will mostly become Trash once their date has passed.



# Step 3

## Sort your papers continued

### **Details continued**

When you are first establishing this system start with selecting one pile, turn it upside down and start sorting your papers into the three folders.

It's more efficient in the long run to:

- set a time limit of ten to thirty minutes per session to sort your paper into folders; or
- set a quantity limit of ten to twenty papers to action per session

A sorting session limit or a quantity limit helps maximise your brain power. It helps you avoid decision fatigue and the accompanying mental or emotional exhaustion. It's better to complete a session still feeling fresh than it is to go for an hour and feel drained. With shorter sessions or quantity limits the quality of your decision making stays high and you are more inclined to do the next session knowing it doesn't have to deplete your bandwidth.

It's also more efficient to make some decisions ahead of time about what category of papers you will trash/recycle, such as newsletters more than two months old or tax papers more than seven years old.

After each sorting session congratulate yourself for making progress. Remember progress is success.

### **Personal Note**

Clutter Crew establishing a minimum baseline that feels easy, rather than a stretch is important. If you want to set five minutes, but find yourself think you "should" set twenty minutes, go with the five minutes. Practice being consistent with that and seeing how it impacts your bandwidth before testing out a different time limit.

Same goes if you are setting a quantity limit per session. Avoid "should" that's a red flag word in decluttering. Instead give yourself permission to set a limit that has more ease and flow for you, whether that's one paper per session or ten.



# Step 3

## Sort your papers continued

### **Details continued**

If you have the mental, physical and emotional bandwidth it may be helpful to label papers as you sort them.

### **To Do**

Remember these are papers that have consequences if you neglect to action them. It may be helpful to Time Label papers with the date by which they must be actioned. Alternatively, you may want to Priority Label your papers as you put them into your To Do folder. I recommend a priority system of Easy, Moderate, Hard based on your assessment of the complexity, urgency, and resistance of the task for you.

### **To Keep**

Remember these papers are being kept for a reason. There is a legal requirement like tax papers, or they contain important information like health papers. Depending on the quantity you have the To Keep folder may be where you keep them permanently, or it may be the interim point before they are filed in their permanent location. With that in mind it may be helpful to Destination Label papers that you put into your To Keep folder with the name of any relevant long term file, such as Tax FY 2023/24.

### **Time Will Tell**

Remember these papers expire. It may be helpful to Time Label papers as you put them into your Time Will Tell folder so that you can easily see if the date has passed and then trash or recycle the paperwork. When actioning this file it's also helpful to take all the papers out and flip them upside down so that the oldest piece of paper in your folder is the first one you review.

### **Personal Note**

Clutter Crew this is not an exact science. I recommend you adopt an attitude of curiosity and treat it as your R&D phase over the next few weeks to see whether adding Time, Priority or Destination labels is helpful for you or not.



# Step 4

## Schedule your papers

### Details

Schedule your paperwork by using a time container, priority container or folder container concept.

### Time Container

You may want to schedule a regular time in your diary to action your folders:

- To Do tends to work best daily or weekly
- To Keep tends to work best monthly or quarterly
- Time Will Tell tends to work best fortnightly or monthly

I recommend scheduling between ten and fifteen minutes for each session.

### Priority Container

You may prefer to schedule a regular time in your diary to action your papers according to their priority:

- Easy
- Moderate
- Hard

I recommend selecting and scheduling three to five papers for each session.

### Folder Container

You may prefer to schedule an ad hoc paperwork session based on when a folder is reaching its maximum capacity to hold papers.

### Personal Note

Clutter Crew I mix and match. I have the most resistance to my To Do folder so I schedule it with the Folder Container Concept, when my papers start to overflow from my folder I schedule a ten minute session to action them. I use Time Containers to schedule my To Keep which I do quarterly in fifteen minute session, and my Time Will Tell which I also do quarterly in five minute sessions because I don't have many optional papers.





# Step 5

## Action your papers

### Details

Action your paperwork by maximising your dopamine and minimising your mental load. In this step we use Time and Effort containers as our Action session boundaries.

### Time Container

I recommend scheduling between five and fifteen minutes for each Action session. I strongly advise against sessions longer than 30 minutes. It's best if it feels like a "doable" amount of time, rather than the amount of time you think you "should" devote to your paperwork. People are notoriously bad at estimating how much time something will take. We underestimate and overestimate. We can also find ourselves allowing tasks to fill the space we allocated.

### Effort Container

I recommend starting each Action session with your easiest folder and/or your easiest papers. Do a few easy papers and build some momentum from your quick wins. Then if you have the bandwidth do a couple of moderate papers. If you still have bandwidth and time available then consider tackling a hard paper.

If most of your actioning is your To Do folder, consider breaking those tasks down into smaller tasks. For example, with my health insurance claims I might break it down into three tasks: scanning the receipts, making the claim, tracking the reimbursement and do those in three separate sessions.

Remember that once a To Do task is completed that paper may need to move into your To Keep folder. For example, once I have finished my health insurance claim, I move that receipt to my To Keep file.

### Personal Note

Clutter Crew it's helpful to reward yourself for moving through any resistance you may have and successfully taking action. For example, I make myself a cup of tea and grab a treat to eat while I action my folders and then go for a nature walk afterwards. I encourage you to find ways to appreciate your efforts.



# A final note

## Progress over Perfection

### **Permissions**

You deserve non judgemental support and understanding.

You deserve to get this sorted at your pace once and for all.

You deserve to offer yourself grace, kindness and compassion.

### **Acknowledgement**

You deserve to celebrate your progress and thank yourself for each step you take. Gratitude is a form of receivership and we don't need to look to external sources for that. We can offer it to ourselves. Thank Future You for the things you will do and Past You for the things she has done, and thank Current You for the steps you are taking today.

### **Mindset**

Curiosity is more helpful to you than internal criticism. See if you can get curious about your paper clutter and see what shifts occur in your mindset with each step.

### **Support**

If you need help transforming your piles into order, setting up the three folder system, establishing your minimum baselines, creating the habits that will support you long term, and getting to the paperwork maintenance phase, please reach out for help and book in for the full Nibble The Frog program or one of the Modules.

If you simply have a few clarifying questions you'd like to ask, please email and I will respond, or you may book a free strategy session and I'll help get you started.

### **Contact**

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