

I like change, especially when it comes to technology. I also like being organized. For me, the two go hand-in-hand....

*I love getting documents on my computer. I have folders set up. It feels uncluttered. I like recycling, and I like running errands using a gas-efficient route. It feels efficient. And I don't know what I'd do without my smart phone. How handy to have an address book, calendar, email, and more in one tiny gadget!*

Whatever your comfort level or motivation, here are some tools you can use:

**Consider online statements from your bank and your investment firm.** I use a hybrid approach. I get my bank statements electronically, but prefer to get my investment statements by mail. I'm sure eventually I'll change the latter to electronic. It's just so easy!

- When you get an email that a statement is available, save it to your hard drive. You can set up files on your computer by tax year or by provider.
- Typically banks and investment firms allow you to access old statements for a period of time. Check out each company to see if this option is available.
- Try not to print the statements. That sort of defeats the purpose of collecting them electronically. If you really want to print them, then just let the providers mail them to you.
- And remember to back up your hard drive! If your computer crashes, you'll need that!

**You can also get your bills electronically.** Even small businesses, such as your lawn service, actually prefer emailing you an invoice. Just ask them! Take this on a case-by-case basis too. Do them one at a time and it won't seem overwhelming!

- If you use online bill pay, then see if your bank can receive some of your bills for you electronically. You'll get an email when the bill is online. Then you can review it and pay it in one place - your bank's website.
- Check out Manilla (<https://www.manilla.com>), a free statement retrieval service that collects your statements and bills and stores them for you. Just like your bank, you'll get emails when they're available for your review. You can also get payment reminders.

**And here are some benefits:**

- Save money on paper, ink cartridges, and postage.
- Seriously cut down on your mail. (Some days I wonder if our postman actually stopped at our house.)
- Protect your good name. Stop worrying that someone will take your statements from your mailbox before you do.

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