

Stop the Clutter!

Shop Smart

- ∂ Don't shop when you are feeling tired or unhappy – you may buy things that don't really represent you.
- ∂ Don't buy something just because it seems like a bargain. It is only a bargain if you really need it!

Alternative Gifts

- ∂ Take advantage of alternative gift options. Ask friends and relatives for gifts of service or suggest that they make a donation to a cause that you support instead of buying you gifts.

7 ways to stop the paper

1. **Sign up for online banking and online bill pay:** Many banks, utility services, and credit card companies offer the option to pay your bills on-line or have them paid automatically via bank draft.
2. **Trim down magazines:** Use on-line subscriptions when available and discontinue subscriptions for publications you don't read. You can buy individual copies of most publications at a store.
3. **Reduce credit card offers:** To eliminate mailings from the four major credit bureaus call 1-888-567-8688 or visit www.optoutprescreen.com.
4. **Reduce catalogs** at www.catalogchoice.org where you can manually enter information from a catalog's mailing label to remove yourself from that catalog's list.
5. **Reduce advertising mail and phone calls** at the Mail Preference Service website: www.dmaconsumers.org/consumerassistance.html.
6. **Reduce junk mail** with www.41pounds.org, an organization that will contact the companies that send you junk mail on your behalf.
7. **Think twice** before printing information from the internet or from your computer. Develop effective systems for filing on the computer and have backup systems to ensure that your files are safe.