

How to be more organized at work

The dawn of a new year is a time when change is readily welcomed by millions of people across the globe. Many people see a new calendar year as a great time to turn over a new leaf, and New Year's resolutions are often made with the intention of making positive changes.

Committing to being more organized is a popular goal each January, and it's one that can pay some surprising dividends if individuals can see it through to fruition. For example, in 2011 researchers utilized functional magnetic resonance imaging and other measurements to determine that clearing clutter from a home and work environment improved individuals' ability to focus and process information. That study, published in the *Journal of Neuroscience* in 2011, also concluded that clearing clutter increased productivity.

Professionals can take note of the relationship between being organized and being productive and embrace certain strategies to be more organized at work. While organizing at home may be as simple as emptying the pantry or tossing out old magazines, organizing at the office is more likely rooted in minimizing distractions that can make it hard to maintain focus and complete tasks. The following are some strategies to clear clutter in office environments.



- Communicate during your commute. Professionals who take mass transit or carpool to work can use their commutes to comb through their emails. That may seem like an insignificant strategy, but it's not. In 2018, Adobe surveyed more than 1,000 office workers in the United States and found that the average worker spent more than three hours per day on work emails, and an additional 2.5 hours on personal email. Professionals can use their commutes to organize emails and respond to those that are most pressing. That should free up time to get more done during the workday.

- Turn off unnecessary notifications. Smartphone and device notifications provide an endless stream of distractions that can make it hard for professionals to organize their days and maintain their productivity. A 2020 study from the multinational telecommunications firm Telefónica found that the average smartphone user gets as many as 63.5 notifications per day. During the workday, individuals can clear some mental clutter by turning most app notifications off.

- Keep a clean professional pantry. A disorganized kitchen cabinet can make it hard to find ingredients when preparing a meal at home,

and that sense of disorganization can compromise efforts to complete projects at work. A system for naming and storing files can make it easy to access documents quickly throughout the day. Keep separate folders for each project as well as subfolders for each component of the project. Store these in an organized manner on your computer and archive files and folders after the project is completed.

Various strategies can help professionals clear out work-related clutter and increase productivity.

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refinancing is not free. In fact, the personal finance experts at Kiplinger note that refinancing incurs many of the same costs that homeowners had to pay when they signed their initial mortgage papers. That includes fees, taxes and appraisal costs. These costs

are sometimes paid up front, but they also might be rolled into the loan balance. In the latter instance, homeowners could be paying interest on their refinancing costs. Homeowners who are refinancing solely because of lower interest rates should know that some lenders

raise interest rates to compensate for refinancing costs. That can negate the savings and end up costing homeowners more money than the original mortgage.

Refinancing is an option for homeowners who want to save

money. Homeowners can speak with a financial advisor to determine if this is the best way to save money over the long haul or if refinancing will ultimately cost them more over the life of the mortgage.