

Get Organized to Save Money

...and Patch the Hole in Your Pocket!

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Ever lose a gift that you know you purchased, but you just can't find it? Do you find yourself tossing rotten food week after week due to poor meal planning? Have you paid more than you care to admit in late fees and premiums because you couldn't face the mountain of paperwork?

If so, **you have a hole in your pocket!**

In these lean times, we're all thinking about "saving money." However, if we're focusing solely on spending less, we're missing a big opportunity to save.

In almost a decade as a professional organizer, I have been waist-deep in people's belongings and "overage". They have over-spent, over-accumulated, over-stashed, and over-done it! Now they are paying the piper and together we are digging out. While they likely know that they have spent too much or procrastinated one-too-many-times, they may *not* realize that their haphazard state of existence is siphoning their money!

The opportunity to save lies in our own home and habits. Try expanding your focus from simply watching your pennies to trimming your wastefulness. When you get organized, you will be amazed how much money you will save.

HOUSEHOLD ORDER

If you want to sew up that hole in your pocket, begin by "restoring order" at home.

1. First, eliminate clutter. When you ditch the deadwood (the stuff that's clogging up your space) you can recapture money. Sell the items you don't use or want on Craig's List or at consignment. Or, take a lower-effort route and just donate the items and deduct them on your taxes (don't forget to keep the records!).
2. Next, organize the belongings you do want. If you don't know where to begin, start with the spaces you use the most, like the little desk in the kitchen or the clogged-up entryway. Purpose each space and gather the materials related to each activity (ie: put the entertainment items like music and videos in your family room, where the purpose is "family entertainment").

When you can easily find everything you have, you can enjoy what you already own, you will end the constant search for belongings, you won't have to buy replacements, and you'll be less tempted to overspend with a little "retail therapy".

3. Then, resolve to end your wasteful ways at home.

- a. Use up the things you have (like hotel soaps and shampoos, gifts-to-give, and cards) before you go buy more.
- b. Make a seven day meal plan, shop twice a month, cook every other day, doubling each recipe to turn 7 meals into 14 over the period of two weeks (and without waste!). Leftovers every other day is far preferable to dumping unused food week after week.
- c. Call your cable company, cell service provider, or even your insurance agent, to ensure you are getting the best plan available or to negotiate a lower rate.

FINANCIAL ORDER

The number one request our professional organizing company receives is help dealing with an overwhelming amount of paper. Once we are in the home and doing “forensic organizing” among the paper piles, we find among the stacks a mountain of receipts, bills-to-be-paid, overlooked notices, and an enormous backlog of filing.

Most folks just don’t know how to manage the onslaught of paper we all receive on a daily basis and this adversely affects their finances. At best, financial disorder causes mistakes, late fees, overpaying, raised interest rates, and debt. At worst, chaos in your finances can destroy your credit simply due to *inaction* on paperwork stagnating on your desk.

To ensure your money stays in your pocket, put your finances in order. My experience is that when a family takes the time to organize their finances and paperwork systems, they take back a long-lost sense of control. Financial order puts you in the driver’s seat of your household. Here are some planning and organizational steps I recommend:

- a. Establish a family budget (a cash system is a simple solution)
- b. Create a plan to pay off any debt
- c. Set up a receipt management system to track and categorize expenses
- d. Establish a bill paying system to eliminate late fees

As you organize your household and finances, you will begin recapturing money you have been losing. You’ll stop living wastefully and find yourself becoming more resourceful. If you embrace this initiative family-wide, your kids will have a new example to follow and they will begin to learn better habits, taking ownership of their belongings and practicing better stewardship. And with all the money you’ll reclaim, you will have more funds for doing things together!

Vicki Norris is the President of Vicki Norris’ Restoring Order®, an organizing services company that helps people get organized at home and at work. To learn more (and for a free Wastefulness Assessment) call 503-625-5774 or visit us at www.RestoringOrder.com.)