

June, 2008 Save Money with Organization

In this uncertain life, not to mention economy, it pays to be prepared. And it always pays to be Organized! A small investment now in time and resources can save you hundreds and even thousands of dollars annually.

Make Some Money on Your Unwanted Clutter! Clutter is defined as anything you don't need, use or treasure, and your Clutter may be someone else's treasure.

1. **Sell Your Clutter!** Go through your clutter, and turn those unwanted collectibles, furniture or clothes into cash at a consignment store or garage sale, on EBay, you name it. And get rid of that storage unit! You DO NOT need the clutter inside, especially when it costs you money to keep it!
2. **Return for Cash or Credit** Anything you bought months ago and still have not used. A client with clothes still in the shopping bag from months ago realized just how uncommitted she was to those items, took them all back, and got at least 50% of what she paid. Money is better than clutter any day!

Save Some Money on Your Stuff!

3. **Buy Only What You Need!** Being organized means knowing what you have and where it is in your home. Designate a home for your stuff and stick with it, whether paper goods, Christmas gifts or groceries. Then you won't need to re-buy something you already own, just because you can't put your hands on the original. This leads us to....
4. **Take Care of What You Have!** Crushed or lost items at the bottom of your closet, or a car that lives outside because the garage is full of clutter – this all costs money. Clutter covers up what we do need, use and treasure, and by clearing the clutter, we can tend to what is truly important to us. This also means knowing what is in the kitchen cupboards or medicine cabinets, and using it up before it expires.

Paper Management:

5. **Retain and Organize Your Receipts** For big ticket items like appliances and electronics. Always take a few moments to submit the warranty cards, and then file the receipts, manual and warranty information together, grouping this either by room where the item lives or by type of item. Then when something breaks down, you have all the information needed to get a replacement item.
6. **Never Pay Another Late Fee:** Pick one place to put your Bills to Be Paid, label it in big, bold letters and let your spouse know about it, too! Then mark your calendar for an hour every other week to pay those bills.
7. **Take Advantage of Sales / Deals!** Retailers offer great money back specials or rebates because they don't expect the general public to send in the paperwork. Mail in that paperwork and receipt copies, and follow up in a month. Those free product coupons and in-store checks can really add up!
8. **Cash in those coupons, gift cards and certificates!** I worked with a client recently who had \$300 in local restaurant gift certificates in clips on her frig. She is cashing these in this summer!

Self and Time Management:

9. **Do More For Your Self!** Trim your son's hair, mow your own yard, change your own oil, clean your own house, groom your own pet. If you are paying for services, you may be able to save some \$\$ by doing things yourself.
10. **Ask For What You Really Want!** You really don't need anything, but you would love a massage, a donation in your name to your favorite charity, or perhaps a day of yard work from your family? Ask. Few of us need more stuff, but we often need more time, help, love, self-care, etc.

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