



Clearing Money Clutter

You know if it is money clutter because it feels unfinished, unresolved, messy and complicated, or it's something you've been avoiding!

Step #1: Clearing Up With People Who Owe You Money

ACTION: Write down every company or person who owes you money and the amount they owe. Contact each of those companies/people and find out where your money is.

Step #2: Clearing Up Bills

ACTION: Create one folder labeled "bills to be paid", then pull out all your bills from counter tops, piles, etc. and put them in the folder.

Step #3: Schedule Your Payments

ACTION: Create a schedule (weekly is best) for paying bills and mark the day/time in your calendar. Keep this appointment as your "money date" each week.

Step #4: Use Any Gift Cards

ACTION: Gather up all your unused gift cards and gift certificates, cash them in, use them or spend them in the next week.

Step #5: Gather All Loose Money

ACTION: Gather up all of your loose change, then exchange it for bigger bills and spend it in the next week. You can spend it on yourself or you can put it towards debt.

Step #6: Enlightening Your Wallet

ACTION: Take out your wallet and clear out the clutter. If your wallet is torn, worn or shabby replace it with one that is new and that makes you happy.