



## 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 countertops, 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.