



Cut Financial Clutter and Slash Stress



Jayne Sasso

One of the greatest challenges for people attempting to succeed throughout their financial lives is learning how to stay organized. But it's a challenge you'll celebrate meeting, since learning how to better organize your space and time will place you in a position of great strength to achieve your financial goals.

The chaos demonstrated in our financial lives is often a reflection of what is taking place internally. People often joke about being disorganized but do not recognize both the magnitude of the problem and the devastating impact it has on their daily lives. As a result, they continue

to struggle to get ahead financially not really understanding why. Everyone experiences periods in their lives where their space gets a little untidy and their schedule becomes so hectic that the days gone by are merely a blur. However, for some people, being disorganized is a chronic condition and routinely impedes their success in every area of life.

Mindy Godding, a Certified Professional Organizer, shared with me the four characteristics of chronically disorganized people:

1. They have a past history of disorganization. For example, they may say things like "I'm always late" or "I'm never organized."
2. They likely have trouble implementing organization products or systems.
3. Their disorganization has a

4. They expect that the problem will continue; they feel like they will always be in this state.

Godding reminded me that clutter could be anything of excess that you use, even if your use is legitimate. Basically, it is the physical accumulation of unmade decisions. In our financial lives, it is that stack of bills waiting for you to decide which ones to pay. Godding also mentioned that paper is a common source of clutter. Visible clutter results in emotional fatigue and is distracting. That may be why so many people struggle in learning how to deal with their finances. Decluttering your life and space helps to reduce emotional fatigue.

Godding suggests taking the following steps to get organized:

1. First, focus on what you want to do in your space. Then envision how you want the space to look.
2. Give items a "home" based on their usage. For example, identify a place to keep bills that need to be paid and commit to that system.
3. Make time for yourself. Make time management a goal and optimizing your financial health a priority.
4. Consider seeking the help of a time management or organization professional.

Mindy Godding is a certified professional organizer with Space Matters located in Richmond. For more info email mindy@mymatters.com or visit our "Community Partners" page at www.commonsewaytowealth.com