

Organization Can Save You Money!

By now we are all tired of hearing about the struggling economy. I do have to admit though, it is frustrating when I go to the grocery store, put the usual groceries in my cart and pay more than I expected to. With the cost of living constantly increasing, more of us are finding ourselves looking for ways to save money, yet keep the standard of living that we are used to. Well, I have a bit of encouragement for you. Most of us have hidden money sitting in our homes that we don't know about. However, a little time and effort invested in organizing can reveal this buried treasure.

Often when I am on a job, whether residential or commercial, I come across loose change or lost checks that never got cashed or deposited. Now, I don't know about you, but I sure do not want to "lose" my hard earned money. Loose change may not be a big deal when first found, but added together with the other loose change around the house may add up to something substantial - even if it is just enough for a coffee date. Next time you are tempted to dump your loose change on the counter, consider placing a container in a convenient spot where pockets are emptied to help collect loose change in one location.

Now what about those lost checks? You went to the trouble to earn or get the check, so why just lay it down and forget it? It is sure to be buried by other papers eventually, and when you need it, you won't be able to find it. By simply placing the check inside your checkbook or in an envelope with extra deposit slips in your vehicle, you will be reminded to deposit it the next time you are out.

How about bills that didn't get paid on time or were missed all together? If you were to add up all the late fees that accumulated, you might be surprised. That's money that went out the door without even saying goodbye! If you find yourself struggling with getting your bills paid on time, it may be time to rethink your bill paying system.

What you may need is a way to keep your bills and supplies all together so that you can process your bills easily. There are so many good options out there for doing this. Basically, you just need something to put bills waiting to be paid along with a spot for envelopes, stamps and address labels. Keeping these items all in one location simplifies bill paying for you.

What if you already have a system in place? The problem may be as simple as setting aside a time to make sure your bills make it into that nice organized folder you purchased. For starters, take time each day to sort through your mail and put your bills to be paid in the "to pay" folder. Next, schedule a time weekly/monthly to pay bills. Consider paying your bills online so that you can pick the posting date in advance. I also find that by scheduling the payment as soon as I receive the bill, I avoid a lot of stress. This can also be done with bills you mail out. After you stuff the envelope, put a note on the outside to remind you the date to drop it in the mail. Just remember, the secret is to set aside a specific time to perform these actions.

Once these bills have been paid, a simple file drawer or file box with labeled folders can be used to keep your paid invoices handy for future reference. At the end of each year, take time to move these files to a storage place elsewhere, such as the garage or attic, to make room for the current years invoices.

Another hidden source of money could be all those un-needed items you have purchased. We all have items languishing in our homes that we don't need or use. With spring in the air – it may be the perfect time for some spring cleaning and a yard sale. Team up with your neighbors to make your yard sale even better. This also helps you both to go through with it when the time comes! Consider placing bigger items on Craig's List to reach a larger audience.

Hopefully these organization tips will motivate you to go find the lost cash that may be hiding in your home. These simple organizing strategies can also help us overcome the bills that can constantly bombard us for our attention. With a little time and effort, you too may be on the road to earning back and saving some of the money that we all work so hard to earn in the first place.

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