

# CLEAR YOUR MONEY CLUTTER

## *Checklist*



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

Think about how you will feel after you have cleared all that up!

*It's time!...Let's do this!*

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## 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. Ask them for a date by when it will be paid. Encourage them to pay electronically (less work for you), make your bank details available on request.





## Step #2: Clearing Up Bills

**ACTION:** Create a folder labeled “bills to be paid”, gather up all your bills that are not electronic from counter tops, piles, etc. and put them in the folder.

Where possible set up automatic payments by bank transfer.





## Step #3: Schedule Your Payments

**ACTION:** Create a structure for paying recurrent bills electronically.

For bills that cannot be paid electronically, create a schedule and mark the day/time in your calendar to pay the bill. 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.



# CHECKLIST...

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**Step #2: Clearing Up Bills**

**Step #3: Schedule Your Payments**

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**Step #5: Gather All Loose Money**

**Step #6: Enlightening Your Wallet**

*“DIG deep—get deliberate, inspired, and going.”*

*- Brené Brown*



# OVER TO YOU!

You have downloaded this fantastic checklist because you are **READY** to take action to clear your money clutter.

Pick one of the action steps and  
**START TODAY!**

*You can do this ... you owe  
it to yourself!*

Enjoy and have fun with your new money  
clutter free life!

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*Sandra*