

Get Organized!

The Motley Fool

By Elizabeth Brokamp

I'll let you in on a little secret: I hate organizing. I think it's boring and it merely reminds me of the multitude of ways in which I fail at running Me, Inc. And yet I'm writing about it. Why? Because although I don't much like doing it, when I do manage to get organized, I find I have more time, save more money, and there's much less unpleasantness at home and work.

For me, being organized means:

Less time shopping for things we already have but can't find.

Less time discussing my blood pressure with my doctor.

Fewer events missed and fewer people irritated. When I think of all of the RSVPs to which I've failed to "respondez" in the past, it's a little embarrassing.

Less money wasted in late fees. I spend a fair amount of time finding coupons only to let far more than that slip away in late fees (whether that's to our local video store, the library, or a credit card).

Does any of that ring true to you? Here are my best tips for getting a handle on your household:

- **1. Set up "command central."** Put schedules, calendars, and important reminders in an easily accessible place. Your command central reminds you what day it is, where to be, and most importantly, communicates all of that to your loved ones when you're not around to do it.
- **2. Make a date.** Take the time, even if it's just a few minutes, to talk with your family about the upcoming week. At our house, "The Sunday Summit" involves discussing what unusual events are happening, what's due, who's working late and when, and a reminder about what commitments we have for the following weekend. Coffee for him, tea for me, organizers for both of us, and just 10 minutes are all we need to feel mentally prepared for the week ahead.
- **3. 'Twas the night before** ... **anything.** By 9:00 p.m. on any given night, I feel capable of doing exactly nothing (well, maybe watching an episode of *Lost*), but I am never sorry when I work through the doldrums to make sure the kitchen is tidied, the kids' bags are packed, and their clothes are laid out for the next day. Your seamless morning will be thanks enough.
- **4. Get the right stuff.** Yes, you can be organized without a lot of fancy gizmos, but sometimes sinking a little bit of money into the right organizational "tools" can be helpful. Here are my personal favorites:

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A product called the FridgeMate that allows you to put multiple schedules in plastic sleeves up on your refrigerator or wall. Hint: You may want to use the mounting hardware that comes with this, rather than the magnets.

Clear plastic bins designed for holding files. Gone is the four-drawer metal filing cabinet. Because these bins are portable, I can file the month's papers while watching TV.

Underbed boxes or bins. They hide a multitude of sins and make "cleaning" the room a breeze for our preschoolers.

A plastic bag holder mounted to the back of a kitchen cabinet. These help contain all those pesky grocery store bags.

- **5. Set up electronic bill pay.** This is one of those things that's time-consuming in the set-up phase but is well worth the reward. Plus, all of those on-time payments are a boon to your credit score.
- **6. Buy birthday cards for the whole year.** Write, address, and stamp them, then paperclip each one to the calendar month when it needs to be sent. No more disappointed nieces and nephews!
- **7. Go through your mail immediately.** Ditch the junk mail right away (taking care to shred pre-approved credit card offers) so you don't have extra clutter hanging around. Immediately open paper bills and mark the due date on the envelope.

8. Get a basket for the car. No matter how

hard we try, the family minivan always seems to be littered with junk: apple cores, school projects, juice boxes, and jackets I insisted the kids bring "just in case." Now the day's junk gets put in the basket (we use a laundry basket), brought inside, and put away. The basket then makes its way back out to the van in the morning.

- **9. Assign everything a place.** While this tip is in almost every home organizational book you'll ever read, I'm including it because it's so important. Finding a spot for every item in your home (and insisting that everyone put things back) helps eliminate frustration and the need to buy duplicate items. We're in the middle of making my husband a cheat-sheet so he doesn't have to keep asking me where things are!
- **10. Respond immediately to invitations**. I tend to waffle and procrastinate when it comes to these, then forget them, and either remember too late or respond at the last second. Do your hosts a favor and RSVP as soon as you can.

Dayana Yochim wrote more about getting organized in the most recent issue of GreenLight, our new personal finance newsletter. Click here to read her article (free trial required).

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Fool contributor Elizabeth Brokamp writes a weekly column, "Ask Mrs. Riches," on money and relationships. Her charming other half is The Motley Fool's own Robert Brokamp (TMF Bro), editor of Rule Your Retirement. The Motley Fool has a disclosure policy.

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