



Clearing Money Clutter

While it is good to have money in savings, money is also meant to flow. It is a form of energy. Think of a swiftly flowing river. If there is an obstruction in the river, the water will quickly back up and create havoc. When there is clutter around how you handle money, or when your money isn't flowing, you will find it more difficult to have the abundance you crave. These simple steps can declutter your money flow and get abundance moving through your life again.

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, find out where your money is, and make a plan to get it back

HINT: Yes, this take courage. This is probably the most courageous you will need to be while completing these action items. But if you cannot be brave when it comes to your finances, how do you ever plan to manage abundance effectively? You have the right to be repaid for your generosity. If the person can't pay it all now, ask them to pay some and then work out a schedule when they will pay the rest. This not only benefits you, but holds them powerful to meet their commitments as well. You can do it!

AMOUNT EARNED: \$ _____

Step #2: Clearing Up Bills

ACTION: Create one folder labeled "bills to be paid", then pull out all your bills from counter tops, piles, etc. and put them in the folder.

HINT: Most people don't like paying bills, so the more pleasant you can make the experience the better. You want all of your experiences with money to be as positive and life-affirming as possible. Buy an attractive folder, a nice pen, etc. Also, if you receive and pay your bills online, put notes in the folder for each bill including the company name, amount, and date due (or print out your bill and place it in the folder). Once the bill is paid, mark it paid and then keep a different folder of all your paid bills for the year. Keep a running total and review the amount at the end of the year. Keeping a folder of all you have paid out can actually allow you to see the large amount of abundance that flowed through your hands over the course of the year. You'll be



surprised.

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.

HINT: Again, if you use a physical calendar for this make it as attractive and inviting as possible.

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.

HINT: How long do you keep your gift cards before spending them? Do you often forget you even have gift cards to use? Gift cards are money that is stagnating and waiting to be spent. Put them to use. Someone cared enough to give them to you so honor their gift by doing something nice for yourself.

GIFT CARD AMOUNT: \$ _____

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.

HINT: A beautiful, loose change container can be a nice way to keep your change together as you watch it grow. Then add specific days to your payment calendar each year that you will cash it in and exchange it for larger bills.

AMOUNT FOUND: \$ _____

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.



HINT: A pretty or elegant wallet will not only make you happy, but it will also bring a more positive feeling to your cash transactions.

Add up the dollar amounts from those sections above where you were able to write in a dollar figure. Write your total here:

TOTAL MONEY FOUND: \$ _____

Wrap-Up

Just by doing this exercise you now have more abundance in your life. Keep up with these exercises to keep the financial energy flowing. May success and abundance be yours, and may you shine your light brightly in the world. Blessings, Kandice