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Declutter your finances

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Decluttering started in 1947 as an architectural movement advocating simplicity of style. But is less really more if we apply it to things other than buildings and furniture? [Marie Kondo](#) says yes (in case you've missed it, she is the one telling us to thank it and let it go if we do not use it.)

All the extra "stuff" that you have subconsciously adds stress to your life. Everything you own is another thing to keep track of, to worry about losing or perhaps breaking. It's time to develop the habit of decluttering.



To declutter your finances in a soulfully simple way, ask yourself these questions:

Clarity

- What exactly is coming in?
- What exactly is going out? Where is it going?
- What are your net assets? (What is the saleable value of everything significant you own)
- Are there any places you have been spending money based on a vision of an elusive 'perfect life', which you no longer feel the need to chase?
- How do you feel about what you have discovered?

Priority

- What do you really value?
- What are you actively prioritising in the way you are using your money? Does this fit with what you value? If not, what do you need to change?
- Where are you spending money on things you don't really care about? What's stopping you from cutting out this expenditure altogether?
- How could you better use your money as a tool to invest in your current and future wellbeing and happiness?

Practice

- What do you need to change to make this happen?
- How can you make this part of your daily, weekly or monthly routine, so mindful spending and saving become a habit?