


March 2022

velocity

FINANCIAL PLANNING



The useful guide
to **decluttering**
your home and life

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Over time you can pick up things that clutter your life and mean you aren't living the lifestyle you want.

It might be material items cluttering up your home or even habits that mean you're distracted from focusing on what you really want.

Spring is often associated with giving your home a big clean, getting rid of the old, and starting afresh for the summer months. So, now could be the perfect time to declutter your life to help you build the lifestyle you want.

Why a good declutter could improve your life

Getting rid of some of the clutter that's around your home may seem like an irrelevant task in the grand scheme of things, but it can have a huge effect on you and your wellbeing.

Pandemic lockdowns mean you've likely spent more time in your home over the last two years than normal. Your home may have become the only place where you relaxed, worked, exercised, and spent time with family for long periods. The pandemic has highlighted just how important our personal spaces are and how your environment can affect your mindset.

An organised living space that reflects your personality can help you unwind and feel calmer. It can also help your days be more productive as you'll be able to focus on the tasks at hand. Decluttering your home doesn't have to mean tossing everything out and leaving your house devoid of personality. But looking objectively at what fills your home and asking what value it adds, whether practical or sentimental, can help you create a space that's right for you.

"From the moment you start tidying, you will be compelled to reset your life. As a result, your life will start to change. That's why the task of putting your house in order should be done quickly."

- Marie Kondo

Over the last few years, organising your home has become hugely popular, thanks in part to Marie Kondo and her 2019 Netflix show, *Tidying Up with Marie Kondo*. Famous for asking "does this spark joy?" Kondo's method involves gathering together all your belongings and keeping only those things that "spark joy".

Her methods have proved popular. In fact, in 2015 Marie Kondo was listed as one of *Time's* 100 most influential people. She says her method is partly inspired by the Shinto religion, which originated in Japan.

"Treasuring what you have; treating the objects you own as not disposable, but valuable, no matter their actual monetary worth; and creating displays so you can value each individual object are all essentially Shinto ways of living."

- Marie Kondo

You can use these principles to declutter non-material things in your life, too. Your time and mental capacity are some of your most precious resources, so are you cluttering these up with things that aren't important to you? Decluttering your time can help you reach your goals.

7 practical steps to help you declutter your life

1. Start by setting out your goals

Working backwards and starting with what you want to achieve can help you set out the right steps for you. What does your ideal lifestyle look like?

From what your dream home would look like to how you spend your time, having a vision can help you focus on the things that are really important to you. It can also provide you with the motivation you need to complete tasks and start decluttering.

When setting out goals, it can be easier to focus on big picture plans, like wanting to earn a promotion or move to a new house, but don't forget about the smaller details too. Decluttering your day-to-day routine and home can provide you with the space you need to reach larger aspirations.



2. Create a step-by-step plan for decluttering your home

Organising your home can help get you in the right mindset to declutter other areas of your life. A home environment that is clean and organised can help you to feel far more relaxed.

According to a report from [APDO](#), 82% of people have experienced "mess stress" at some time in their life, and 44% experience it at least weekly.

Even those that considered themselves "naturally tidy" feel stressed about the state of their home at times. So, if you've ever found yourself feeling stressed, anxious, or distracted because of the way your home looks, you're not alone.

"The ability to simplify means to eliminate the unnecessary so that the necessary may speak."

- **Hans Hofmann, German-American artist, 1880-1966**

Tackling your whole home can seem like a daunting task, especially if it's been a while since you last decluttered. Being methodical about it and breaking it down into steps can make it more manageable. You may find a room-by-room approach is right for you or you could break your belongings into categories, for example, starting with paperwork before moving on to clothing.

Be critical about the choices you're making. Do the items you're choosing to keep serve a practical purpose or add value to your life in another way? Do they support the goals you've set out? If the answer to both those questions is "no", it may be time to recycle the item or throw it away.



3. Decide what you'll do with your clutter

When sorting out your home, you're likely to have a pile of items that you no longer need or want. Having a plan for what to do with them can help you be more critical and get rid of the things you no longer need.

Tossing items into the bin can seem wasteful and may mean you end up holding on to possessions that you no longer want. Instead, split the items into different piles so they have a purpose. You may want to:

- Gift some of the items to family and friends if you know they'll find them useful
- Sell the items
- Donate them to charity.

Just because the items are cluttering your home, doesn't mean they can't be right for someone else.

Setting out a plan means clutter is less likely to still be taking up space in your home even after you've decided to get rid of it.

4. Don't forget about your digital life

Technology means that, over the last 20 years, more and more of our lives have become digital in some way. While you might have fewer letters to file at home, your inbox may be filling up. And, even though digital files aren't physical, they can cause just as much stress and confusion if they're not organised.

From old university or work documents to downloads, the files you have stored on your devices can quickly mount up. Once again, go through your digital items and ask "do I need or want this?".

Email inboxes are a good example of how easy it can be to clutter up your digital life. Delete the emails you no longer need and set up folders to organise those that you do.

Check what's coming into your inbox too. More than 300 billion emails are sent every day, so are the ones coming into your inbox important? Unsubscribe from the mailing lists that are sending you irrelevant information to make it far easier to organise your digital files.

Organising your digital life can mean you're more productive and that the things you need are far easier to find.

Using the cloud, you can declutter your computer, tablets, and phones while still having access to things like photos and other digital mementoes. Even if you need a copy of a file, using the cloud can provide a secure backup.



5. Review how you spend your days

Once your items are decluttered, it's time to look at how you use your time. Are you focusing on what you want?

Start by writing down all your commitments, both work and professional. This can help you to understand where your attention is focused. You may be surprised by how many things there are and what is taking up most of your time.

Reviewing your calendar can help you see where you may be cluttering up your time and which things you can cut down or remove entirely.

Then, think about what you want to invest your time in. This could be spending quality time with your family, working towards a new professional qualification, or taking up a hobby.

Don't feel bad about giving yourself free time either. It's important for helping you relax and it can give you the space to try new things or invest in what's important to you without feeling any pressure.

"Oh! Old rubbish! Old letters, old clothes, old objects that one does not want to throw away. How well nature has understood that, every year, she must change her leaves, her flowers, her fruit and her vegetables, and make manure out of the mementos of her year!"

- Jules Renard, French author,
1864-1910

6. Get your finances in order

Your finances will affect whether you can reach many goals, from your day-to-day lifestyle to big plans like retiring early. But organising finance is something people often put off.

What steps can you take to simplify your finances?

One example could be your pensions. The average worker now has multiple pensions and it can mean not only do you have lots of paperwork, but that your long-term plans are cluttered and unorganised. For some people, consolidating pensions can make retirement planning simpler and clearer.

Working with a financial planner can help you declutter your finances. We can help you identify the accounts and policies that aren't working for you, and instead focus on those that will help you reach your goals. It's a step that can provide you with confidence, so you spend less time worrying about your financial plan.

Organising your finances could also help your money go further. For instance, having your paperwork organised can mean it's easier to find and remember when deals are coming to an end. As an example, having information about your mortgage to hand can mean you're more likely to switch to a new deal when your current one comes to an end, which could mean you pay less interest.



7. Declutter your mind

Finally, declutter your mind. If you often have 101 things racing through your mind, taking some time to simply relax can be effective, improving your focus and boosting your wellbeing.

Meditation and other forms of mindfulness can help you relieve stress and focus on what's important to you.

Rather than multitasking, giving one thing at a

time your full attention can mean you're more productive. It's a step that can help you focus on the present too, rather than the past or what might happen in the future.

It can give you an appreciation for the things you have now and an understanding of what you need to do to reach other goals. Just like organising your home, decluttering your thoughts from time to time can lead to you feeling calmer and happier.

5 books that could help you declutter your life

1. *The Life-Changing Magic of Tidying* by Marie Kondo.

With a famous method for tidying up, Marie Kondo's book is a great place to start. The simple, effective method aims to help you create a clutter-free home for life.

2. *Unstuffed: Decluttering Your Home, Mind and Soul* by Ruth Soukup.

If you've made a resolution to buy less "stuff" this book could be for you. It looks at how stuff, from physical items to packed schedules, could be affecting your life.

3. *Cozy White Cottage: 100 Ways to Love the Feeling of Being Home* by Liz Marie Galvan.

At first glance, this book looks as though it's simply a décor book. However, with its focus on creating spaces that you love, it can help you declutter to create a home that suits you.

4. *The Complete Book of Home Organisation* by Toni Hammersley.

Even after you've decluttered, you'll still have things that need to be organised. This book provides practical organisation lessons and tips.

5. *The Minimalist Way: Minimalism Strategies to Declutter Your Life and Make Room for Joy* by Erica Layne.

This is another book that doesn't just look at your belongings but how a cluttered life can mean you don't get the most out of it, and advocates for a minimalist approach.



Create a decluttering plan that's long term

When you're decluttering, think about the steps you can take to make it part of your routine. Small changes to everyday habits mean you can reap the benefits of a decluttered life in the long term.

That may mean having an organisation system for your paperwork or thinking about how new purchases fit into your home. From a finance perspective, scheduling a regular review can

ensure you remain informed and help declutter your money so that you're able to make the right financial decisions for you.

We might not be able to help you declutter your home, but we can help you understand the lifestyle you want now and in the future, and declutter your finances to help you understand how to reach those goals. Please contact us to arrange a meeting:



If you'd like to know more about how working with us can benefit you, please get in touch.

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