6 Tips to Save Money and Stay Organized

Guest Post by Yashar Ghaffarloo

Is your life feeling too messy? Would your bank account text you a ‘sad face’ emoji if it had the opportunity?

Check out these money-saving tips to start getting in better control of your finances, and to both literally and figuratively get rid of some clutter.
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guest post

RAISING FAIRIES AND KNIGHTS
1. Start Using A Planner

Keeping a planner is a great way to stay organized, financially and otherwise. By documenting any important events, meetings, and goals you want to work on, you can keep yourself focused on what’s important in your life. You can also use a planner to remind yourself of bigger purchases you may need to make for your home in the near future, such as affordable flooring or a comfortable new mattress.

Underline, bold, circle, or star these goals – whatever will help keep you focused on saving up for those larger investments and maintaining a good grip on what is going on in your day-to-day life.

Don’t want to waste paper or go through the tedious act of writing everything down? If you have a smartphone, consider downloading a planning app.

2. Invest in Budget-Friendly
Hygiene is important, but so is being mindful of your budget. While you may be tempted to throw down your money on the name brands with the best marketing teams for your daily hygiene and skin-care routines, these bigger names can often literally come at a high price. This is when it is time to remember that price doesn’t necessarily reflect quality, and vice-versa.

Whether you have a bad habit of being a big spender on your morning routine products or not, it is worthwhile to look into budget-friendly options for personal care. This goes for your face-wash, your make-up, your shower products — anything that you use on the regular to keep yourself in ship-shape.

As an added note, even if you are accustomed to shopping in-person for your favorite personal care items, consider checking what’s available online. You may be surprised at what online deals and promotions you can find for a variety of reputable quality-brand items. Deals are added all the time, so keep an eye on the websites of your favorite brands if saving a few bucks on your preferred products sounds like a good deal to you.
3. Make Informed Purchases

Before blowing your next paycheck on whatever is looking bright and shiny – we all have our weaknesses – consider getting a second opinion. For smarter spending, online reviews for products or services you’re interested in are your new best friend.

This is probably essential for any larger purchases you’re considering – such as remodeling work for your home – but online reviews can also be helpful when you’re looking to invest in projects of any scale. Even if you are just looking for a good web hosting service, don’t be afraid to dig into it first online to make sure you’re making a spending decision that you won’t regret.

4. Start an IRA Account
Not all money-saving tips need to be limited to the short-term. If you want to look at ‘saving’ money from a different angle, save smart by starting an IRA account. Getting a headstart on your retirement savings is one of the most financially-responsible decisions you can make to invest in your future.

5. Get Rid of Unwanted Items in Your Home

This is where the literally getting rid of clutter part comes in. Roll up your sleeves and go through the items that are either clogging up your living space or are unwanted but potentially valuable. Gather up your unwanted or unnecessary items for a yard sale, or post your items for sale on Craigslist, eBay, or another specialty sales site. You’ll end up with a clearer space, as well as some extra money in your
pocket.

For a tax break, and to be a little more generous, you can also pack up your items and drop them off at your nearest Goodwill store.

6. Get Some Sleep

A well-rested mind is a mind that is able to stay focused on living the good life you want to lead. You’re not you when you’re sleep-deprived, and although getting the recommended seven to nine hours for adults may mean keeping some of your favorite late-night activities to a minimum, when it comes to sleep, it’s healthy to take a good look at your priorities.

Show some love to your mattress and say no to the allure of impulsive midnight online shopping sprees. Your bank account will thank you and so will your body.

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