



Being Organized with your Mail and Paperwork can save you Money by:

- Paying bills on time which affects your credit and ability to borrow money.
- Reducing late fees due to unpaid bills that have been lost or forgotten.
- Budgeting and planning
- Having good records and an easy way to retrieve
- Having an efficient bill and record keeping system or establishing auto bill pay with your bank
- Reduce odds of identity theft by properly discarding personal information
- Not having to re-do things
- Avoiding missed appointments
- Having a plan on how to spend or save your money which prevents overspending and impulse buys
- Saying "No" to things that waste your money
- Being able to take advantage of charitable deductions or tax savings
- Getting your taxes filed on a timely basis
- Finding money you have lost (many a lost check or bill is found in an unorganized pile of papers)
- Taking advantage of rebates
- Being able to return items with a receipt
- Take advantage of gift cards (many are purchased or given but not used because we can't find them or put them in a place where they can be used when needed)
- Adopting a cash only policy which will reduce impulse buys and change the way buying decisions are made
- Being able to take advantage of "early bird" specials
- Reducing late fees for DVD or video returns
- Being current on warranties
- Ultimately lowering personal healthcare costs by decreasing stress caused by disorganization and clutter

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