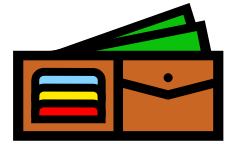


Dr. DeClutter's "My Money Pocket™!"

A nifty tool to help you stop spending guilt, fear, shame and problems.

*"The safest way to double your money,
is to fold it over once, and put it in your pocket."
- Kin Hubbard, humorist*



Staying conscious and not "trancing" while shopping is a big order for some of us. So, I've created a cool "Money Pocket™" tool for you to use on your next shopping trips to help you to stop, think, redecide and then buy more consciously.

ENJOY YOUR WEALTH

Before you cut it out and start to use it, I want to share a few truths about valuing and enjoying the income and wealth that you've worked hard for and have today.

We hear it all the time; that we should save money, not overspend, not get into credit card debt. You might already be great at saving and not overspending (KUDOS!), but just in case, I want to support your best decisions today.



So, first, the obvious . . . don't let credit and debit cards get away from you.

The accruing interest—and those nagging thoughts about needing to "pay off the debt" —are not only "inner clutter," they are stressful and depleting to you and your lovely body. Really! Your adrenal and immune system can only take so many years of this kind of stress and ultimately, indecision, embarrassment, shame and fear (depending on how much debt you have) before it has it revolts. Then, you "get to" spend your money on healthcare!

INTENTIONAL SHOPPING AND SPENDING

From "Black Friday" (the day after Thanksgiving) to "Cyber Monday" (the Monday after Thanksgiving), Christmas, Valentine's Day, Birthdays, DOOR BUSTER SPECIALS!, "...only for a short time at this low, low price" ads and *Every Day* . . . staying balanced and conscious of your spending is imperative to good mental health and financial wealth.

Being more "intentional" about your shopping and spending will make a world of difference to your mind, body and soul (and clutter in your house). They're all connected.

We don't plan to fail, we fail to plan.



In today's swipe, click and digital world, where we use credit and debit cards more than cash and checks, it's too easy to forget that plastic is money, not some ethereal magical genie who's taking care of it after we "get out the plastic" one more time.

You should control your finances; your finances should not control you.

To help you to remember to take a breath and make conscious, *intentional*—think about it first, no knee-jerk, "It's so cuuuute I just have to have it!—spending decisions, here are the **13 Tips to Help You Stay in Control of Your Money and Enjoy Shopping Too**, and my awesome **MY MONEY POCKET™** insanity shield for you to cut out and assemble easily before you head out the door, press ENTER or click your mouse again.

Discipline

*"Without discipline,
there's no life at all."
~ Katharine Hepburn*

*"For every disciplined
effort there is a multiple
reward."
~ Jim Rohn*

So, from Black Friday to Cyber Monday, to Holidays, Birthdays and Every Day... here are . .

13 Tips to Help You Stay in Control of Your Money and Enjoy Shopping Too

1. Plan ahead. Shopping is much more balanced and sane when you have a plan. Impulsive and compulsive buying gets us into big trouble and regrets. And, it ends up being your “new clutter.”
2. Write a list: Make a list of what you want to buy a few days ahead of your shopping trip.
3. Check your bank balances—especially if you use a bank checking or savings debit/credit card.
4. Know your limits—check your credit card limits and interest % you’ll be paying. With your financial balances and information clearly defined, meaning you know how much you really have to spend as well as how much you’ll be paying for interest on your purchases if you don’t get them paid off right away (which may decide some purchases immediately), you can feel more confident in your choices.
5. Know your debt—not on the level of feeling bad if you have a lot, but for being responsible to yourself and your future, where it will be waiting for you.
6. Go over your list a few times before shopping and see what you really don’t “need” if it’s going to pressure you financially. Can it wait? Do you already own one and can use it up first?
7. Go over your list again and check the papers and online for coupons, “deals” etc. to save on your purchases.
8. Go shop! Enjoy your shopping experience guilt-free. Shop with your friends, enjoy a meal together, walking and *running!* to get the best bargains and what’s on your list. That’s all part of it for sure.
9. Use that mobile-tech-gadget! When in doubt about an item, take a photo of it and send to someone who can help you decide.
10. Choices made...Before you swipe your plastic card, stand back from the register with credit cards still in your wallet and MY MONEY POCKET™ and take a deep breath. Look over everything you have and your list, think about how, when and why these items will really be used and truly enjoyed . . . and see if you want to “choose again.” You can walk away with a few things or empty handed. It’s okay!

WE THE CONSUMERS, OF THE UNITED STATES OF AMERICA...

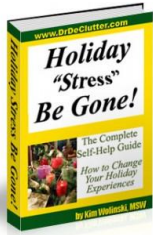
Shopping for anything, which is not a necessity to your very survival (and that extra 20%), becomes a mental pattern and habit. Our “consumer” society has programmed us to “keep up with the proverbial Joneses” or be programmed by TV, advertising and the next “gotta’ have it!” Our brain loves patterns and grooves! Same patterns and habits can easily become soft and hard addictions, hence the term “shopaholic!”

If you find yourself conflicted, “trancing out” and confused while shopping, then stop. Take a break. Maybe even just go home for awhile. You may in fact find that after you’ve left the store, the importance of the items just fall away.

11. Receipts—This is a big one! Keep all receipts in a special envelope or file, somewhere you can retrieve them from easily if/when you need to take back the item.
12. Get GIFT receipts—When buying gifts for others, ask for a GIFT receipt, which has no price on it, but does have the bar code if the recipient of the gift needs to return or exchange it later.
13. I suppose #13 (if you’re into superstition!) is the best number for this one. Cut up some or all of your credit cards. AHHHHK! I know, you’re screaming and might have just fainted! Some people need to do this to regain control over compulsive spending. You of course may need to keep one as it’s your bank debit/credit card, or travel credit card, but you get the picture. If you have accruing debt with absorbant interest that cannot be paid off in the next year, and job security, and financial security could be an issue, and, and . . . it might be a very good idea.



A LOT MORE IDEAS AND PRE-PLANNING CHECKLISTS



I have lots of great ideas and tips, questions and answers, solutions and checklists for saving and planning for shopping, gift buying, spending, planning and organizing around family, events and holidays? I highly suggest my ebook,

Holiday Stress BE GONE! The Complete Self-Help Guide on How to Change Your Holiday Experiences for GOOD!

Visit my bookstore: <http://www.drdeclutter.com/bookstore/ebook-holiday-stress-be-gone>

MY MONEY POCKET™

So, here is my awesome sanity tool for you; MY MONEY POCKET™ spending guilt, fear and shame shield just for you!



This curiously simple way to remind yourself not to “whip out” your credit card and spend your money— financial future or someone else’s money, i.e. “credit”—unconsciously may just be the easiest thing you ever used to be more intentional, conscious and responsible to yourself and your family. Print out for your spouse and kids too! Start children young on this plan and it’ll help them for a lifetime.

How to Assemble and Use MY MONEY POCKET™

1. Print out the next page on any colored paper on which the print will still be read easily.
2. Cut out MY MONEY POCKET™ around the outside line.
3. Turn to back side. Fold the bottom flap up inside, or outside after #4.
4. Fold the short side (left) back on dotted lines. Fold the long side with print (right) over it
5. Tape the edges bottom and back securely, leaving the top open.
6. Now, insert the credit or debit card that you use shopping! Make a My Money Pocket™ for each credit card, or place a couple cards in one Pocket.
7. Before your next – and every – purchase, take the time to read all the questions on MY MONEY POCKET™ before taking it out of the sleeve and giving it to the cashier. It’s okay to put items back and walk away empty handed! Really!
8. Keep your “plastic” safe and sound in MY MONEY POCKET™ as a reminder to live, think and spend more mindfully and consciously every day. Keeping your money in the bank and you out of debt.
9. Want to keep MY MONEY POCKET™ for a long time? Laminate it!
10. Make several for your spouse, friends and kids! Better yet, have them do this same project for themselves and everyone read the card questions out loud. Teach them young, they’ll really remember this!



Where’s *your* money? “In My Money Pocket™!”

Thank you and enjoy shopping intentionally!

"I love my financial freedom and responsibility to myself with my choices and with my money."

Every dollar I spend is a statement about what I think is important in my life and about the kind of world in which I want to live and create.

MY MONEY POCKET™

from "Dr. DeClutter"

Supporting you to *spend* your time, money and life consciously.

DrDeClutter.com/mymoneypocket

Before buying anything, STOP, BREATHE, and ASK yourself the following questions:



- Do I need this?
- Why do I think I need this?
- Where will it "live" when I get it home?
- What if I don't buy it?
- Do I have more of this/these already?
- Are there strings attached?
- How will I feel in a week if I do buy it?
- What is my "story" about this item?
- Can I wait and not buy it? Why not?
- *Ca-Ching!* If I don't buy this, am I willing to put this same amount of money into my savings account for my best future?