

[The Life-Changing Magic of Tidying Up](#)

[0:00:11] ST: Welcome Nation to the Financial Rockstar Show. I'm your host, Scott Alan Turner ready to help you get out of debt, save more money and retire early. In the studio with me is Producer Katie who would drink coffee all day if her stomach would allow it. On the show today, the life changing magic of tidying up and I'll be answering your questions about money, business and life. If you have a question answered on the show, visit goaskscott.com.

Last time on the show, we covered seven money management tips for everyone, if you missed that, please check that out. I decided a little while back I just wanted to get rid of 25% of my stuff, I just made up that number because it sounded good. A quarter of everything. I would open my cabinets drawers and just wonder, "When am I ever going to do something with this stuff or use some of it?" Which has been in there for years. Old hard drives, whatever.

Now, why would you want to declutter? Well one, you can have a garage sale. If you have a garage sale, it's a quick way to save up a thousand dollars for your emergency fund. Two, it's just to get rid of stuff. When you put your house in order, you start putting your life in order. Do you have self-storage maybe? Containers of papers you haven't looked at in a while, books you plan on reading when you have time, shirts from four years ago. Clothes you bought you haven't even taken the tags off yet.

My plan was to do one drawer at a time or maybe a room at a time over a period of time. Well, that was six weeks ago. I managed to clean up the junk drawer so far in the kitchen. Clearly that plan ain't working. But I found a book, it is a number one New York Times Bestseller, there have been three million copies of this book sold and it is called *The Life Changing Magic of Tidying Up: The Japanese art of decluttering and organizing*.

Three million copies sold, they got to be onto something right? Let me read you the back cover of the book. It says, "Despite constant efforts to declutter your home, do paper still accumulate like snow drifts and clothes piled up like tangled mess of noodles?" The author is Japanese, if she was American she would have said overflowing like a container of five guys fries.

Love those. Japanese cleaning consultant Mary Condo takes tidying to a whole new level promising that if you properly simplify and organize your home once, you'll never have to do it again. Most methods advocate a room by room or little by little approach which doom you to pick away at your pile of stuff forever. Sounds like me.

The cone Marie method as she's named it, with its revolutionary category by category system, leads to lasting results. In fact, none of Condo's clients have lapsed and she still has a three month waiting list with detailed guidance for determining which items in your house spark joy and which don't, this international best seller featuring Tokyo's newest lifestyle phenomenon, will help you clear your clutter and enjoy the unique magic of a tidy home in a calm, motivated mindset it can inspire.

There was a poll out recently, I don't remember where it was but 28% of people have not read a book in the past year. 28% of people have not read a book in the past year. This book was \$10.19 on Amazon. This year, one of my personal goals, we're deviating a little bit was to read a book a week and I'm able to do this because last year, one of my goals was to teach myself to speed read, which I did.

We're going to talk about that another time. Not right now. Speed reading, it's precisely for books like this, I am thankful to have learned to speed read. I'm going to spend five minutes giving you the summary of this book, saving you three to four hours of your life that would take to read it. That's how long it would have taken old me prior to speed reading. I used to read at about one page a minute. I blew through this book in about 30 to 40 minutes. I found most of this book is absolute fluff. Stories and anecdotes.

If you like that stuff, that's great. Great for leisure reading. But this is a book you read one time and I just wanted to get to the meat of it. Let's go through the steps, one — and most of this is right off the back cover I just read you. One is you set aside one day to do everything. Why is that? You see my example above, you try to do it over two weeks, you will take

two weeks and never finish, if you take six weeks, same thing. The book talks about rebounding, going back to collecting more stuff.

If you knock it all out at once, you won't rebound and it will get done, you will change your habits of collecting stuff so pick a day. You get rid of all your clutter at once, you will also see instant results which is empowering and you won't go back to the clutter.

It's a big win and it only takes one day, gives you a new mindset. So let's walk through the steps. First, before you start you want to figure out what your goal is. Picture it, does that sound familiar? It's like budgeting or financial freedom. Why do you want to be tidy? What is it going to mean? You set a purpose, you set a goal. You picture your clutter free space, what is the standard of what you should keep or not keep?

Well the old school mentality was, have I used this in X months? That's what I would do, I would look in the closet, "Have I worn this shirt in a year? What purpose does it serve, I might use it again, is it out of date?" If I can't decide then I'll probably keep it till later. Forget that, the question the author proposes is what you mentioned on the back cover, does it spark joy? Does it spark joy?

If it doesn't, it's gone, if an old shirt makes you feel happy, you keep it, if it doesn't, toss it. Not to, do you think you'll wear it next winter again or am I going to wear this next spring, does it spark joy? Does it make you happy?

Next step is you go category by category, not room by room. You think in terms of categories, her suggestion is close first, then books, then papers, then the miscellaneous stuff, you do your mementos last. That is the order she has found proven most efficient. Momentous, always last. If you do them first, it's just harder to discard anything and you get stuck. That's your big brain hanging on to stuff, and we want to get rid of stuff. What's this going to look like?

Let's use a clothing example first, take all your clothes, every room, classic storage bin, it's dump — attic, basement, whatever you got and you just dump them all in the floor on the middle. You got that right, you dump them on the floor and you just pick up one item at a time. Touch it, love it, feel it, see if there are any great memories, see if there's joy, if there's joy you keep it, if there's not, you chuck it.

Books, same thing, throw all the books in the middle of the floor, pick them up, you really ever going to read that book? No, if you would have read it, you would have read it already, chuck it. Papers, this is pretty common when you're on the financial space, got to keep a lot of papers right? No. You're never going to read them, you need seven years of tax returns, your wills, your insurance stocks, I have been toting around birthday cards since I graduated college because, "Someday" I said, I'll go back and look at them.

I knew someday was going to be when I'm 65 or 70. What I really wanted to keep was just the hand written notes my dad wrote me during college when he sent me care packages, those mattered dearly to me because dad is gone now and I have his note still. The birthday cards from whoever a long time ago, they don't hold a place in my heart, there's no joy there. Chuck them. Discard the stuff that's outlived its purpose, leaves you with stuff that truly has value in your life.

A couple more points, books as I mentioned, someday when you read the book someday, that means never, get rid of it. Socks, this was a silly part of the book. The author says, "Show your socks love." My socks get thrown into a bucket on a shelf, it's a time saver. Out of the laundry, into the box, I don't roll them, I don't fold them, it is a sock, come on. All the things she mentioned, use storage bins when you pull everything out to begin with throw it at the center of the room, what's left over can be stacked nicely into empty bins.

The author, as a consulting business, she has achieved seeing over one million items discarded, that's a lot of stuff. Here are your action items. One, take action, pick a day on the calendar, mark it right now. Next Saturday morning is perfect, excellent, I'm glad you chose that day, if that's good for you, then join my Facebook community, scottalanturner.com/community, state what your goal is, what you are going to accomplish when you're tidying up. Then,

you do it, you tidy up. Clothes, books, papers, miscellaneous and finally, momentous at the end, donate it, sell it, garage sale, eBay, Craigslist, hot back in the Facebook group and then share your results.

There. I just saved you three to four hours of reading, decluttered your life, all in less than 10 minutes. Probably maybe some money too because you're going to sell that stuff. You're welcome. If you want to buy the book, it's on Amazon, the life changing magic of tidying up, go tidy up. Now, on to your questions.

Jamie writes.

[0:09:07] J: "My husband and I are trying to do the best we can with our money. First we are improving our monthly budgeting skills. So far, we continue to pay off as mu debt as possible, paid off my car a few months early."

[0:09:18] ST: Awesome, congratulations.

[0:09:21] J: "And we have \$2,000 in an emergency fund."

[0:09:22] ST: Also awesome.

[0:09:24] J: "We're trying to build up extra savings in the emergency fund for the next few months because we are expecting our first child. We're trying to plan for any unexpected emergency expenses. Fortunately we have good insurance but still want to have some savings ready for when my paycheck stops."

In the meantime we are paying the same amounts on our student loans and my husband's car and putting extra savings away till the baby arrives, then we hope to get back to paying down those debts. Do you have any other suggestions for handling debt while expecting a child or smart financial decisions to make as we start out as parents?"

[0:09:59] ST: Well I know when the children show up, the doctor's bills start going up too, because you just have more checkups. There's more copays, and for new parents, every little sneeze, every little runny nose, it's an emergency.

Run off and say, "What's wrong? Baby's got a runny nose, the baby's hot." So you want to save up for your extra trips to the doctor because there's going to be a few. Building up your emergency fund, smart move. You've got \$2,000, that's awesome. It's going to help you out a lot during the first few months.

As far as having children, some of the ways we save money when we had our kids, just buy everything used. The clothes, they're not going to last long — my son's nickname was "five outfits" because he would go through five outfits at the end of the day. With all of the throwing up and the diaper blowouts.

So just don't worry about kids looking good. Make them look good for the baby pictures, forget the rest. Go to consignment shops, get on Facebook groups, there's this travelling thing that runs through the country and hits different cities all the time and it's a giant half a warehouse, it's like a big area they rent out and they have all this clothes you can get for cheap.

People go out and buy name brand GAP clothes and you can get for like one or two bucks at these places. Kid to kid is a store I believe, but anyway, you can find all places to get used stuff. Craigslist, you've got to be quick, you got to be quick to get the deals on craigslist and Facebook communities as well.

Used stroller, we bought our car seats used, we essentially rented our first set of car seats for \$20 bucks. My wife found them on Craigslist, bought them, we kept them a year, we sold them back on Craigslist and I think it cost us \$20 bucks and these are three, \$400 car seats that were brand new, that would have cost \$300 or \$400. We have twins so we got twice the bills.

Free diapers, another thing, I've got a link on the website, I put it in the show notes, 10 ways to get free baby diapers, that is always helpful. Shipping at Costco is super helpful if you're going to go the formula route. Kirkland brand, formula is the cheapest you can get. Still expensive but it's the best way to go.

Since you've got \$2,000 in savings, you might want to consider the deductibles on your cars and your home. Not to more than you can cover, but you've got that money now to cover the higher deductibles in case something does happen. You'll save money that way. That's another way to save money.

While you're doing great, keep building up the emergency fund, get ready for when that little baby arrives, going to be awesome and get the following book, 12 hours by 12 weeks. That book teaches you the system for getting your child to sleep through the night as quickly as possible. Everyone should have that book and give it as a gift. It is a sleep saver is what it is. Thank you Jamie for the question.

If you have a question you would like answered, the website is goaskscott.com. You could submit your question and we'll get it answered on the show.

[BREAK]

[0:13:41] ST: If you have moved recently or you're planning on moving, your stuff may have ended up in self-storage, your extra stuff. Katie and I had to get a unit when we were moving from Atlanta to Georgia to sell our extra stuff when we moved into the rental house then we lived with the in-laws for a year, we also had a self-storage unit, where put most of our belongings.

But the plan was, that was going to be temporary and then once we moved into the house that we're not, that stuff would come along with us. But some people, they have self-storage units for years and years and years and the cost of the storage will eventually exceed the value of the contents in the unit. Self-storage isn't really cheap, you can spend \$60 to \$70 a month.

That can be seven, eight, \$900 a year for a small unit. That's a small unit, that's not a big one. People have been known in extremes to store stuff for 15 or 20 years. If you have a self-storage unit, you may want to make a trip to that this weekend and see what you really need, maybe bring it back to your place and just unload it all and get rid of that monthly bill. Now, back to your questions.

Steven thinks he stumbled onto a pyramid scheme.

[0:14:59] S: "Recently I was invited to a "meeting" by an acquaintance. I wasn't sure what it was about and when I got there, I instantly smelled a pyramid scam. The company is World Financial Group. The presentation made me curious and got me thinking more about my financial situation. Please, I'd love to know your thoughts when you're available, I'm not exactly sure what constitutes a pyramid scam and would like to be sure before I make a decision."

[0:15:21] ST: Producer Katie is telling me it's pyramid scheme, not scam, tomato and tomato. I had a fun time researching this one because it was fascinating to me. Spent over an hour reading about this particular company while the kids were playing with their train set of course. Let's look at the difference between an MLM, multi-level marketing and a pyramid scheme. Pyramid schemes are illegal.

Now, you may or may not have heard of a company called Herbalife, they've been around for a long time, they're constantly under fire, that is a pyramid scheme and they're not selling any real products. Even though they have products, but the reports that the people in the program, they aren't really selling the products, they're buying them and just storing them in closets or in their garages. Nobody is trying to sell the products because the real money is in the recruiting and hiring new people in the organization.

A pyramid scheme, and how you know it's a pyramid scheme that means, the only money you make is when you recruit new people into the organization. You get a cut of the membership fee, new recruits pay and the person that recruited you gets a cut. The person that recruited them gets a cut and on and on, all the way up to the top of the pyramid, to the person that started it.

So the guy or the lady at the very top, they're the ones that are making the most money because everybody that comes in to the organization, that money funnels up and distributes to each of those people. Those just under them are making the next biggest take on the down the line so the latest recruits who they don't make any money until they recruit more people. Now what defines a pyramid is there's no product or the emphasis is not on the product.

There are tons and tons of these organizations in every industry from supplements like Herbalife, candles, and financial services, which is World Financial Group. That is their product. If you can make a living wage selling the products, it's probably okay, if the products are the emphasis, it's a multilevel marketing organization. Again, if the emphasis is on recruiting new people, walk away.

The thing about this organizations is they prey on the most vulnerable people, those that can least afford to join them, they've got really flashing marketing. Great looking brochures. They put on these huge productions in cities. You walk in, they got flashing lights, awesome music, they got the videos up on the screen and they're touting, "Riches, riches, riches, mansions, driving Bentleys." The guys up there that are speaking are in fancy suits, talking about how much money they make.

It is a real scene. It is a scene, how do I know? Because I got sucked into one of these just after I got out of college. Cost me \$495, we were selling long distance service and I signed up, one person to get long distance out of it and then I quit because I hated sales. People on the outside of World Financial Group, they call this company a scam. The people on the inside call the people on the outside uninformed.

Now, I'll include a couple of links in the show notes about this particular company. Keep in mind, these links are only opinion pieces that people have written about them. When you dig into the history of this company, they have been fined a bunch of times and faced regulatory issues in the past because it's a financial services company

They're selling securities and insurance products and those things are regulated, it's a regulated industry. Example, I can't go out and start my own hedge fund unless I'm a licensed securities broker. It's a regulated industry. Now as far as what these guys are selling, it was hard for me to dig in to all the financial products because they have so many. There's so many different websites, do many different layers to this company.

They seem to have agreements with distributors, they're resellers with other products but here's what stuck out to me, is they sell something called a variable annuity. As soon as I saw variable annuity, the spidey sense, it starts tingling because it's a garbage product. Here's a quote from the former chair of T craft, they're a big organization. He says, "I cannot imagine a situation where I would recommend a variable annuity."

That quote was from someone very reputable within that organization, the former CEO or president. I have 25 different articles, my financial planner gave me on problems with variable annuities ranging from smart money magazines, Forbes, Wall street journal, SEC warnings, that's the overseer of the stock market. Business week, it's a who's who of what's wrong with this product.

If I hear someone selling a product that is inferior, I've got a question what is there selling as well. Bottom line, I wouldn't spend money in joining this organization, there's just too many things that smell wrong about it, from the products which don't look that great to me to these different stories, different opinion pieces on how the focus is on the recruiting and not so much as the products.

Your friend who gave you that info, I would say, let them know, that guy on the radio with the cats, he's not too happy about this, the crazy cat guy says I'm going to take a pass. Thanks Steven for the question. Quick break, back in 30 seconds. You're listening to Scott Alan Turner.

[BREAK]

[0:21:03] ST: Hey nation, Scott Alan Turner here. Now, for those of you that are my long time listeners, you know I'm not one of those guys in the radio who promotes every product that shows up on their desk, you're never going to hear me trying to get you to buy supplements to make your skin look better or recommending you pay for commissioned broker services designed to leave you broker. No, I have a name a name to uphold to you my wonderful listeners.

But if I were, if I were to recommend something to you, I would tell you about — [sniff]. That my friends is the smell of money burning. Just one of the fine sense your old factory system can enjoy from Kim Courtney Candle Company. Dozens of great scents to burn your nose and your wallet or purse such as Mint Julep, Gold Spice, Purple as a Fruit and Pepperoni Paparazzi. Don't just be seen, be smelled. Available at overpriced stores everywhere.

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[0:22:03] ST: Roger writes:

[0:22:04] R: "My family and I travel all the time during the school vacations we travel within the region we are living and over the summers we always travel home to the states. Have you mentioned that international travel is one of your interest as well? Any tips or tricks on getting any kind of travel deals these days? Airlines, hotels or rental cars or are those days long gone?"

It seems impossible to find a real deal anywhere these days and the price of plane tickets seems completely unpredictable. If we book in advance or if we wait to the last minute trying to get a last minute seat just doesn't seem to exist."

[0:22:35] ST: For myself, as far as lodging goes, I love Airbnb. My friend Jordan and I stayed in a villa in the Swiss Alps a hundred bucks a night and it was \$50 bucks each. You can find some neat places and really good deals on Airbnb. I just looked at trip adviser for answering your question for the town we stayed in Murren, Switzerland, average hotel there is \$140 bucks a night. We got our little villa for \$140, quite a difference.

Now I do not claim to be a travel hacker. To me, that's a bit like extreme couponing. Sure, if you're an extreme couponer, you can get \$700 of free groceries if you put in the two, five or 10 hours into it however long it takes or however long they're spending to get those kind of deals. There are a lot of frequent flyer bloggers who do the same type of thing. They keep their ears to the ground, find out what the best and latest air promotions and deals are out there.

A lot of them have the same kind of content so when you're looking at these travel hacking websites, travel hacking bloggers, just find the one that has the voice that you like to listen to or your type of style and then you follow them. You can follow them on their blogs, via RSS feed, via email, social media, whatever your preference is so that you don't miss any of their tips. I have a few resources for you that I looked up and people that I've heard about in the past as well, done some research on.

I'll put these links in the show notes as well. There is a great article on Forbes called New to Travel Hacking, it's a 60 second guide to travel hacking. It's a pretty quick and easy read. I heard about several months ago, totally blown away by this guy's story because he started so young to it. Ben, can't pronounce his last name — Schlappig.

But anyways, he says he's also known as Lucky. He's a really young guy and I think he's in his 20's now but he started travel hacking when he was 16. Travel consultant, blogger and a point's collector. Travels 400,000 miles a year using miles and points to fund all of his first class experiences.

A little tip, most of your first class travellers, they're not paying first class ticket prices, they're doing all this other stuff outside of that to get to those sweet seats. This guy, I mean he's traveling first class, I mean he does it. Internationally, all kinds of stuff for pretty much next to nothing. His blog is called One Mile at a Time, very good to check him out, very impressive story.

Another one is called the points guy, you can imagine what he's talking about, airline points, his name is Brian Kelly. Again, he offers well researched information for the beginner traveler to the expert traveler. Another one called trip hackers. Guy over there, his name is Clint, he writes a lot about affordable traveling, he's been to 80 plus countries.

There's a couple out there, Travis and Heather Cherry. They have a blog called Extra Pack of Peanuts. That's a clever name — Extra Pack of Peanuts. They've got a podcast, books, courses, dozens of tractable hacking sites you really do have to match up with one that what you're trying to accomplish and for your family size. Your travel frequency. Different destinations, different durations, whatever effort you want to put into it.

If you've got kids, it is way different than if you're a 25 year old single with no work and no obligations that can hop on a plan anywhere anytime. You've got to book four seats, it's a bit different. You may not find all the deals that these guys do. One tip that Katie and I do, after we booked our trip, check air fares about nine months out from the trip, just keep checking them every week.

For me, I like direct flights over saving money if I'm going to Europe because I'd rather spend my time on the ground in a foreign country for an extra half to a day than trying to save a couple of hundred bucks doing all these hops. It's like traveling on South Western here in the states. Yeah. You can get anywhere you want to go for \$80 if you want to spend 12 hours getting there and go to four different airports.

So it just depends on what you want to do but yes, there are amazing deals out there to be had on traveling, just takes the time to find them, kind of like those extreme couponers, you can be an extreme travel blogger and get the deals with all the points. Don't give up, you can find the deals. Thanks Roger for the question.

[BREAK]

[0:27:25] ST: You don't have to do extraordinary things to get extraordinary results. You don't have to be a real estate mogul, a business owner or a patent inventor. You invest \$10,000 a year for 20 years in the stock market, you'll end up with just over \$700,000 due to compound interest. You leave that money and in there for 30 years, \$2.1 million dollars.

With people, brokers, commissioned sales people, they're always trying to get better than 10% and end up losing in the long run costing you money and making mistakes. An ordinary person can get extraordinary results by just investing slow and steady. You can make money pretty easily just by sticking with it. Those are the words.

If you can please help me, if you're benefiting from the show, all I ask is you please take 30 seconds right now and text or email the link Getfr.com to three people who you think would want to save more money, get out of debt or retire early. I really appreciate you helping me spread the word and grow the show.

Next time, six habits of financially successful people. That's it for this episode, I'm your host Scott Alan Turner. Rock star Katie is my producer, all the links mentioned in the show are available in the show notes on scottalanturner.com. If you have a question you like answered, visit goaskscott.com. Thanks for listening

[0:19:25] ANNOUNCER: Okay nation, for your free copy of the guide, "How to save \$1,000 in one week", simply subscribe to the podcast right now on iTunes and text "with saving" to the number 33444 to prove that you did it. Subscribe now to get out of debt, save more money and retire early. See you next time.

[END]