



99 Ways Being Disorganized Costs You Money

Dear Friend,

Congratulations on downloading this special report! You now hold in your hands a **powerful tool** to start assessing just how much disorganization is *really* costing you.

Why do I say “really” costing you? Because while most of us realize we might occasionally waste time looking for misplaced items like car keys, or that we may burn a little money buying something we forgot we already had, in reality these *little* nuisances add up to **BIG** dollars fast.

For nearly a decade, I’ve helped all sorts of people — but especially busy moms — make simple yet wildly effective strides toward a more *organized* and *relaxing* lifestyle. I’ve shown them how to reclaim their sanity and start living the life they really want!

But the first step in this process is gaining awareness. Before you can make a change, you have to understand not just your current situation, but also the *implications* of your situation and also what the payoff would be if you took action and made **lasting change**.

You may already know that if your family were more organized it would reduce everyone’s stress level and give you more free time to do the things you really want to do. But you may not realize just how much disorganization is costing your family where it really hurts: in the wallet! And these days, most households would be thrilled to save hundreds — if not thousands — of dollars each year.

That’s why I’ve put together this list of 99 ways being disorganized is costing you money. To get an idea of where you are now, all you need to do is go through the list and check off any of the traps that you (or someone in your household) has fallen victim to in the last 12 months.

When you’re finished, add up your check marks. Then measure your score against the No More Piles “Disorganization Meter” to learn how you can live a more organized, less stressful lifestyle... starting today!

Sincerely,

Tara Rudo – Owner, **No More Piles**

Instructions: Check all the money-sapping disorganization traps you, your spouse/partner or your kids have fallen victim to in the last 12 months.

On Your Credit Cards:

- You didn't pay your bill on time.*** As a result you paid a late fee as high as \$40 — and if it happened more than twice you may also have been slapped with a higher interest rate.
- You're paying finance charges.*** Because you weren't monitoring your spending, you exceeded your monthly budget and have to shell out for interest charges on the balance forward.
- You paid for a charge you didn't make.*** You were too busy to carefully review your monthly statement, meaning you paid charges that were fraudulently added to your bill.
- You made three late payments in a row.*** As a result, your credit score will drop — which means when financing a house, car or other large purchase, you'll pay a higher interest rate.
- You've been using a credit card that offers no rewards or points.*** This falls into the category of "opportunity cost." These days, many credit cards offer incentives and benefits when you spend — meaning you could have saved hundreds on your last vacation, new car or shopping trip.

In Your Home Office:

- A major computer crash cost you time plus "emergency service" fees.*** Because you forgot (or never got around) to backing up your computer files, you had to hire an expensive data recovery expert to salvage what they could from your hard drive.
- You spend money every month on business tools and services you rarely use.*** Whether a forgotten fax line, a cell phone contract that includes way too many minutes or perhaps web hosting fees for a website you pulled down years ago, you weren't paying attention and these fees have added up.
- You paid professional service fees you didn't really need.*** You ended up spending big bucks with professionals like attorneys and consultants because you either made multiple, billable phone calls to request they resend information that you can no longer find or your lack of organization created a mess they had to get you out of.
- You lost a client or two.*** Because you didn't deliver what you promised by the deadline, your clients went elsewhere for support.
- You spent two hours looking for a misplaced document.*** Instead of staying billable, you lost time hunting down important papers.
- You missed out on promoting your business at an event or trade show.*** Since you overlooked the deadline to register, you lost out on a great opportunity to bring in new business.
- You threw out your taxi receipts.*** Important receipts to prove your business expenses got tossed with some candy wrappers because they were crumpled all together, and now you may not be able to claim the items on your tax returns.

While Shopping:

- You forgot your grocery list before heading to the store.** Or worse yet, you didn't check the items in your pantry against what was on your list. As a result, you have "doubles" of items that you'll never use and/or bought items that will go bad before you have the chance to use them. (By the way, studies show you can spend up to 20% more without a list.)
- You bought another one because you can't remember where you put yours.** Whatever it is — a new coffee mug, light bulbs or hair ties — buying multiples of things you already have is always going to be a waste of your hard-earned money.
- You left your coupons at home.** Today there are coupons for everything. In fact, many stores even take other stores' coupons. So it's a missed savings opportunity every time you leave your coupons at home, in the car or simply forget to pull them out of your purse.
- You forgot to use your gift card before it expired.** Because you didn't take note of the expiration date, you didn't get to buy or experience something that was meant to be a treat.
- Your gift card is no longer worth its face value.** By not paying attention to the terms and conditions on the back of your gift card, you didn't realize that fees are debited from the total amount if the card is inactive for more than 12 months.
- You wasted gas by going to the store multiple times in a week.** Since you didn't have a complete shopping list, you forgot important items and had to make a number of trips, wasting both time and gas. (Not to mention that you made "impulse buys" each time you were there.)
- You missed the one-day online discount.** Because you were behind on reading your e-mails, you missed the 24-hour sale on your favorite brand.
- You paid for overnight shipping.** Whether it was for your kids' Halloween costumes or a birthday gift to your mother-in-law, taking care of the task last minute meant you had to opt for the fastest (ahem, most expensive) shipping option available.
- You lost the receipt for an item you wanted to return.** Because of it, you now have a store credit for the current sales price instead of the full price you actually paid. Plus, there's nothing else you want to buy at that particular store so the credit is practically worthless.
- You bought too much.** Whether at the hardware, fabric, window covering, paint, lighting or other specialty store, because you didn't have specific measurements with you, you bought too much (or too big a size) and thus spent more than you needed too.

In the Kitchen:

- You tossed all of your expired food.** After taking note of the expiration date, half of your pantry items wound up in the garbage can, costing you upward of \$100 or more. Sadly, many of these items had been pushed back on the shelves never being able to take their turn in the front.
- You threw out freezer-burned meat and unidentifiable leftovers.** Throwing things in the freezer without a label or proper packaging is like throwing your cash right in the trash.
- You bought cupcakes for your child's class party instead of making them at home.** Either because lack of planning or lack of time, you had to spend 4 to 5 times more money for store-bought treats than if you had simply baked them yourself.

- ❑ ***You go out to lunch every day at work.*** Whether you frequently run out of time in the morning to make your own lunch or forget it in the refrigerator at home, eating lunch out is expensive. If you buy a \$6 lunch just twice a week, that adds up to more than \$600 a year!
- ❑ ***Your kids buy lunch at school.*** Although a school lunch for about \$2.60 seems relatively inexpensive, kids can often order “doubles” and treats without parental permission. Plus, if you use that super convenient online payment, you’re also paying a service fee. Before long, little Johnny’s lunch is close to \$6 a pop. (See note above!)
- ❑ ***You just paid for another weekday carryout dinner for the family.*** Because you’re both too busy and not prepared, you’ve had to reach too often for the takeout menus. Not only have you paid a much higher price for carryout compared to a meal you could have cooked yourself, you also had to tip the delivery driver.
- ❑ ***You bought pre-made food from the store for your holiday gathering.*** Instead of planning a potluck or making time to cook yourself, you shelled out for catered food and/or prepared platters from the grocery store.
- ❑ ***You’ve missed your grocery store’s buy-one-get-one-free sale.*** Not going through your newspapers caused you to lose out on local grocery store specials. Studies have shown that these sales mean big savings to families on food budgets.

In Your Car:

- ❑ ***You had to replace several costly engine parts.*** Failure to follow the recommended preventive maintenance schedule led to expensive repairs that could have been avoided.
- ❑ ***You paid to park.*** Because you were late for work (or an appointment,) you didn’t have time to look for free street parking and instead had to opt for the garage with a minimum fee of \$15.
- ❑ ***You wasted money on gas going back to the school multiple times.*** Whether it was because your child forgot his or her homework or he didn’t bring a coat, you drove back and forth to the school, using up your gas and money.
- ❑ ***You missed the deadline for your vehicle emissions test.*** The penalty? A substantial late fee.
- ❑ ***You got a speeding ticket.*** Since you were running late, you landed yourself a speeding ticket. And if it’s not your first, you may also be facing an increase in your insurance premium.
- ❑ ***You had to buy new tires way ahead of schedule.*** Not rotating your tires on a regular basis caused them to wear unevenly. Fortunately you caught the issue before you had a blow out. But you also lost significant value on the set of tires that wore out prematurely.
- ❑ ***You don’t have sufficient damage coverage.*** Because you haven’t updated your insurance policy since you opened it, you had to cover most of the damages on your own.
- ❑ ***Your car got towed.*** You were rushing and so you didn’t notice the no-parking zone sign. To get your car back you had to pay hefty fee to the towing company.
- ❑ ***You paid for a replacement car key fob.*** You lost your keys only to find them a week later. But it was too late because you had already paid for a new (and expensive!) key fob for the keyless entry to your car.

- You didn't set up your automatic EZ pass.*** Because you didn't take the time to set up your EZ pass for automatic replenishment via your credit card, you faced fines on your latest trip to the tollbooth.
- You didn't take advantage of special discounts at the pump.*** Missing out on specials at the gas pump resulted in you paying top dollar for every drop in your tank.
- You paid "sticker price" for emergency roadside assistance.*** You forgot to renew your AAA membership. So when you locked your keys in your car / got a flat tire / your battery went dead, you had to pay full price for a tow truck.

While Traveling or Planning to Travel:

- You paid full price for a conference or workshop registration.*** Lack of planning caused you to miss the generous early-bird deadline — not to mention added bonuses.
- You paid extra fees to get your passport.*** Because you didn't realize your passport would expire before you were scheduled to travel, you paid dearly for an expedited renewal.
- You paid for a hotel room you didn't even use.*** Your plans changed. Only you forgot to let the hotel know within the cancellation window. Consequently, you were penalized by having to pay one night's stay.
- You paid top dollar for your airline ticket.*** Failure to book your travel far enough in advance meant you were sitting in the most expensive seat on the plane.
- You had to buy resort-priced items you forgot to pack.*** Finding yourself on a cruise ship in the middle of the Caribbean without any sunblock gave you only two options: Pay \$18 for a 6 oz. bottle in the ship's gift shop or spend your vacation looking like a steamed lobster.
- You paid a checked baggage fee on your flight.*** Rather than shipping large, important items in advance to your destination, you paid five times the amount to check it for the plane.
- You paid for the optional insurance on your rental car.*** Not realizing that this might be covered by something you already have (like your car insurance or even a built-in credit card benefit), this extra coverage cost you upwards of \$15 a day — or more than \$200 for a two-week trip.
- You had to pay for an eye exam while traveling.*** You ripped your contact lenses while on your trip and you don't have a spare pair or a copy of your prescription. You might even get hit with an out-of-network insurance charge.
- You have to buy new plants.*** You forgot to ask a neighbor to water your prized plants and flowers before your two-week trip. Needless to say, they didn't make it.

With Your Children:

- You bought your child new clothing that wasn't needed.*** Not realizing that you had hand-me-downs that size in your storage room, you bought all new items.
- You threw out a board game (or puzzle) since you couldn't find all the pieces.*** An item that could have lasted many more years had its value cut short when it went in the garbage.

- You forked over to buy all of the raffle tickets, chocolate bars or boxes of cookies.** Forgetting to take the signup sheet to work for your kid's fundraising activity resulted in you purchasing a heap of raffle tickets/candy bars/boxes of cookies/wrapping paper/fill in the blank yourself.
- You bought your child a new bike.** Not having a "parking spot" for your child's "old" bike resulted in you running it over with the car.
- You spent extra on holiday gifts for the kids.** Because you didn't have the kids' wish list done before the big sales, you spent more than you had planned trying to guess what they wanted.
- You paid each time you took the kids to the zoo, aquarium and/or amusement park.** Failure to take advantage of the season pass offer at your family's favorite weekend spots caused you to have to pay full price for each visit.
- You paid extra at the toy store for the pre-assembled bike.** You waited until the night before your son's birthday to buy the bike and thus ran out of time to assemble it.
- You forgot to contribute to your kids' teachers' gifts.** Whether you forgot to turn in the money or never got around to it before the deadline passed, you had to go out and buy a gift on your own — a gift that cost you a lot more money in the end.
- You didn't label any of your son's clothing for camp.** As a result, you had to take him shopping and pay for many replacement items that were lost.
- You paid extra for summer camp.** Because you missed the early deadline, you had to cough up for a late registration fee.
- You threw good money after bad for a last-minute school project.** Standing in the craft store 15 minutes before closing time, you grabbed everything you could get your hands on that might help you (and your daughter) get her science project done — an assignment that's due in the morning, but that she forgot to tell you about.

In Your Closet:

- You paid to re-dry clean an outfit that was crumpled on the floor but never actually worn.** You've now spent double the money to re-clean a "clean" outfit, not to mention more time out of your schedule to drive to the dry cleaners... again.
- You have a sweater that doesn't fit because you didn't return it within the stores return policy dates.** Now there's a wasted sweater in your closet instead of the skirt you're coveting.
- There are rust stains and foam pieces from the hangers permanently stuck to your clothes.** You kept some of your special occasion wear on wire hangers from the dry cleaners and now (several years later) the damage is irreversible.
- You didn't read the care label.** Now your new dress that you only wore once (and was "such a good investment") might as well get tossed.
- You bought a new navy blouse, but you already own a similar one.** Going back to the store to return it (assuming it was returnable) wasted valuable time.

At Your Doctor's Office / Healthcare:

- You lost the money on your flexible spending.*** You incorrectly estimated your annual expenses and thus forfeited hundreds of left over dollars for which you didn't have eligible receipts.
- You had to pay out-of-pocket for a doctor's visit.*** Not checking that a specialist was in your network and/or failing to get the proper referral from your primary care doctor led to your insurance company denying the claim.
- You had to drive to your eye doctor to buy your contact lenses.*** Instead of being able to take advantage of significantly cheaper online prices for contact lenses, you paid a premium at the eyeglass store because you were down to your last pair and needed new contacts ASAP.
- You over paid for your monthly Rx.*** Medications you take regularly could have been purchased for far less had you registered for the three-month supply option.
- You paid too much for acupuncture, chiropractic care or nutritional counseling.*** By not contacting your health insurance carrier ahead of time, you missed out on pre-negotiated rates and partial coverage of "non traditional" care providers. If you don't have coverage, ask for a cash rate.
- You were charged a missed appointment fee at your doctor's office.*** You forgot to put the appointment on your calendar and were saddled with a not-so-cheap fee — not to mention that you may have to wait a full month to get another appointment.

On Your Taxes:

- You paid for bank copies of statements and cancelled checks at tax time.*** Lack of a trusted system for handling paper throughout the year eventually caught up with you.
- You paid your accountant to sort through your jumble of papers before he could do your taxes.*** Although he/she was glad to do it for you, you paid a lot more than you should have because you didn't have your financial paperwork in order.
- You paid extra to your accountant because they had to call you for missing paperwork.*** Having to stay on top of you to hunt down missing documentation added up to a lot of billable hours.
- You lost your Goodwill donation receipt.*** You missed out on an easy tax deduction.
- You didn't plan ahead to have a CPA help you do your tax return.*** In turn, you lost \$1,500 in tax deductions you didn't know you were entitled to.

In Your Home:

- You paid \$500 for a new heat pump/furnace/etc.*** Overlooking regular maintenance seemed like the easier thing to do. But in reality it cost you a pretty penny in repair or replacement costs.
- You spend hundreds of dollars a month on a storage unit.*** Unwilling to part with furniture and other accumulated "stuff," you've paid thousands of dollars to the local storage company.
- You replaced your couch five years too early.*** Having not read the care label, you ruined the fabric and had to buy a new piece of furniture much sooner than expected.

- You just paid to have your dining room/living room/bedroom/etc. repainted.*** You couldn't find the information on the color you painted it. So instead of being able to touch it up you had to have painters redo the entire room.
- You procrastinated on fixing your running toilet.*** You ended up with a flooded bathroom... and a bit-time repair bill.
- You haven't checked the caulking & seals on your doors and windows.*** Old Man Winter's blustery drafts drastically increased your electric bill.
- You didn't renew your homeowner's insurance.*** You now have to pay a ton more for repairs on your home that would have been covered.
- You had to tear down your new shed.*** You didn't read your community's Homeowner Association rules so you built a shed that was nice but that didn't meet the guidelines.
- You paid bounced check and/or overdraft fees.*** Not balancing your statement — combined with lack of communication with your spouse/partner about who was spending what — resulted in over drawing on your bank account.

With Your Memories and Heirlooms:

- Your wedding dress got ruined because you stored it in a box.*** Although you weren't going to wear it again yourself, you were hoping to pass it along to a granddaughter.
- Your grandma's antique crystal glasses broke.*** Putting them in an unlabeled box in the basement made them prone to ruin.
- You threw all your pictures in shoeboxes and put them in the attic.*** Because of the changes in temperature, your pictures stuck together and are ruined.
- You sold a hand-me-down item you thought was junk at a yard sale.*** But later you learned it was an antique that was worth a small fortune.

On Your Entertainment/Leisure Time:

- You misplaced a winning scratch off ticket.*** You lost easy money!
- You bought a \$3 bottle of water/Gatorade at the gym.*** Instead of buying a case for cheap at Sam's Club or BJ's, you paid three times as much per bottle at the gym's front desk.
- You lost a Redbox / Netflix / Blockbuster movie and had to pay the \$25 fee.*** You might as well have purchased a copy of the movie in the first place.
- You paid for an extra year of fees on a magazine subscription that you don't read.*** Not even realizing your credit card would be automatically charged again, the subscription kept running.
- You paid to rent a cable channel movie.*** You forfeited four or five times the amount you would have spent by renting via Redbox or another \$1 per night service.
- You paid for a gym membership you never use.*** Besides not taking advantage of the opportunity to exercise, this one item alone could be worth hundreds of dollars.

- ❑ **You paid overdue fines for not returning library books on time.** Hidden under a bunch of other clutter, you forgot all about them.
- ❑ **Your cable bill went up by \$20 per month for a “new” package.** Your old plan “expired” and your cable company automatically enrolled you into something “new.” You paid the increase for months without even realizing it.

The No More Piles “Disorganization Meter”

If you checked...

75 or more ways: Mess-tastic Disaster Zone – Hardhats required!

Things are a bit out of control. It’s time to be honest with yourself about the organizational habits in your household, and how these habits are really affecting you and your family members. In addition to wasting money, this level of disorganization can cause serious stress that can bubble up into bigger problems. The good news however, is that peace and harmony are within your reach — and a lot closer than you may think. Please give me a call. We’ll set up **Whole Home Organizing** sessions and start with the basics, working our way through the mess in every corner of your house. You’ll also benefit from **Maintenance Visits** that will help keep you on track.

50 – 74 ways: Chaos & Clutter Cycle

Admittedly, lack of organization is a problem in your home. While you make an effort to stay on top of things, you quickly find that the clutter and disorganization builds back up quickly. That’s because while the desire for organization and harmony is there, you lack the systems you need to make *lasting* change. But with a little effort, and the right know-how, you can take back control and have the type of home and amount of quality time you crave. A few in-home sessions can help you not only eliminate physical clutter, but we can also tackle things like time management, meal planning and even chore negotiation with your spouse/partner and/or kids!

25 – 49 ways: A Little Off Kilter

Your situation isn’t critical, but small changes could result in BIG benefits, making your home not only a well-oiled machine but also a place where you and your family look forward to spending quality time together. Taking your time management, organization and productivity skills to the next level will also mean more R&R time for you — not to mention help eliminate the “mental clutter” of every to-do item you’re still carrying around in your head!

24 ways or less: Congrats! You've Earned the No More Piles Seal of Approval!

Kudos! You've clearly got the 4-1-1 on organization and systemization. As someone who values structure, order and harmony, I know you'll love my blog and newsletter articles, where I share my latest organization and time management "ah-ha's"— not to mention lots of great tips and tricks you'll be able to implement easily. And don't forget to leave me comments on my blog — I love to hear about great organizing ideas from others, too!

Want more information? We invite you to:

- Call Tara at 443.838.5078
- Read my blog: <http://NoMorePiles.com>
- Sign up for my **FREE** newsletter: <http://NoMorePiles.com/Newsletter>
- Follow **No More Piles** on [Facebook!](#)

About Tara Rudo

Tara Donohue Rudo launched No More Piles in 2002 to help Baltimore's busy families and small business owners get more organized so they can reduce their stress, save money and have more time for the things they really care about.

Prior to stepping into her entrepreneurial journey, Tara spent over a decade working in various corporate environments, ranging from financial planning and investments to medical offices, staffing agencies and restaurants. This broad experience has given her a unique perspective in developing and implementing simple yet highly effective organization systems for her clients.

In particular, Tara sees the home as one of the most complicated and fast-paced "businesses" of all — and her passion is giving moms and dads the tools and strategies they need so their families can work together as a team and, most importantly, so they can have more quality time together as a family and for themselves.

Tara is one of only 350 [Certified Professional Organizers](#) in the world and a Certified Family Manager Coach. She is a member of the [Maryland Association of Professional Organizers \(MAPO\)](#), the [National Association of Professional Organizers](#) and NAPO's Golden Circle.

Tara has been featured on Fox 45 Morning News and in the **Baltimore Sun**, **The Jewish Times**, **Carroll Magazine** and **The Capital** newspapers. Tara is a frequent speaker on organizing and time management at various community, business and non-profit organizations. To learn more, please visit www.NoMorePiles.com.