

Get Organized: Sort out ways to save money

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As the economic meltdown continues, no doubt you've heard strategies for ensuring your money is safe as well as how to save more.

But one strategy often seems ignored: Living an organized life can help you save.

Being organized not only saves money, it saves time, reduces stress, lets you be proactive, builds decision-making skills and much more. The benefits of being organized have not changed as a result of the economy, and when the economy picks up again, these benefits will remain.

Following is a short list of projects to help you kick-start your organizing efforts that will save you money and may help others as well.

- Recently on Craigslist, I've noticed numerous requests for some of the basics -- shampoo, soap, toilet paper. Take an inventory of extra products you've purchased and then use what you have before you purchase new. If you're never going to use them, donate them.
- We wear about 20 percent of the clothing in our closets 80 percent of the time. An organized closet makes it easier to get ready in the morning and quickly find something to wear. Once the closet is organized you'll be able to determine if you really do need that new pair of jeans or sweater you've had your eye on.

Take a look at thrift and consignment stores for great deals on gently used clothing. Most consignment shops will only accept items that are less than two years old and in excellent condition.

Before you dash out to consign your clothes, do your research. Most consignment stores are full and not accepting items unless you have designer labels.

A great way to clean out your closet and still find some new pieces is to have a clothes swap with friends at which everyone brings a bag of clothing to exchange and maybe agree to donating what's left to a women's shelter.

- With the holidays just around the corner, why not shop at home this year? I'm not talking about shopping via the Internet. Instead, shop between your four walls. We've all purchased gifts that we've yet to give. Find these and establish a gift center. Take inventory. Still need to shop? Encourage family members and friends to sign up for a free account at wishpot.com and organize their wish list, so you can be sure your dollars are spent on something they truly need or want.
- Dust off those books, DVDs, CDs and video games you're not going to read, watch or listen to or play again. Instead of spending money to buy new, visit Web sites such as bookmooch.com, paperbackswap.com, swapadvd.com, swapacd.com and swaptree.com -- where you can exchange your items for others you've been wanting. And you'll only pay for postage.
- Visit zwaggle.com. This is a national network of parents who come together to share. The Web site explains: "It's simple: You receive Zwaggle points (or Zoints) by giving your gently used things to other families, then use those Zoints to obtain 'new' things for your family."

- Many of you have purchased something on eBay, but maybe now you're considering selling some things on the site to earn some extra cash. If you don't want to spend time writing the description, taking the photo, determining the price, gathering the packing supplies and waiting in line at the post office, you can find a trading assistant or TA to sell your items for you. Visit ebay.com/ta to find a TA in your area that specializes in the types of items you want to sell. You also may be able to find a TA who has a store that will consign the items. Be prepared to pay the TA 30 to 50 percent of what they list the item for, to cover their time, expertise, shipping and other fees associated with being a trading assistant.
- If you prefer the Craigslist (craigslist.com) route to sell items, be prepared to list them for 50 percent of what you paid for them originally unless they are collectibles. You will sell them more quickly if you take the time to include a photo and a well-written description.
- Visit new-pulse.ebay.com to find a list of popular Internet searches you can use to determine what people are seeking. On the same page, you will find a list of the most watched items, which may be helpful if you are deciding whether to sell something.
- Do you know how much electricity you are consuming? I didn't, until we got TED -- The Energy Detective, theenergydetective.com. At our house, we implemented Operation Organize the Electricity and it's amazing how much money we saved by knowing how much energy we were using and how we could manage it better. The product claims you will save 10 to 20 percent on your electric bill and I can vouch for that after realizing how much extra energy our TVs and our computers were consuming. We saved in a variety of ways, including hooking the TVs, computers and printers to timers that automatically power everything down at night and back up in the morning.

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