

USAA NEWS

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Find Your Urge to Purge

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Three common excuses for why we let clutter build in our lives and how to let go once and for all.

You know all that stuff piling up in your drawers and closets, on your desk and shelves and every other flat surface in your home or office? It's affecting your concentration, according to studies by the authors of "No Task Left Behind? Examining the Nature of Fragmented Work."

And it's keeping you from reaching your goals, whether they include a simple to-do list or a major undertaking like finishing your degree or finding a new job.

"It can seem a little scary to part with furniture you've had for decades or gadgets you've had for just weeks," says [Helene Segura](#), a productivity coach who teaches stress management. "After all, you spent money on it or it was given to you. It's yours. But purging the objects which you no longer use or love is a gift to yourself."

Here's what Segura hears from clients most often and her advice.

"What if I need it later?"

Segura: "It's hard to know what your life will be like and what needs you'll have five years down the road or 10 or even one. So ask yourself, 'Do I want this obstacle in my way for the next year or longer?' Then share your excess with someone less fortunate than you."

"I'm saving this for my kids."

Segura: "To be honest, your adult children won't want 98% of your stuff. That's why they keep telling you, 'I'll get it later,' and later never comes. Save them the heartache of possibly spending weeks sifting through your things while trying to grieve for you."

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"I paid a lot of money for this!"

Segura: "Let's say you paid \$500 for something, but you're not using or enjoying it. If it just sits there, you're out \$500. If you can sell it, even for less, then you're that much farther ahead."



If you donate your stuff to charity, here's what you need to know to [Make Sure You Can Deduct Your Charitable Gifts](#).

We make it simple to set realistic savings goals and take action to achieve them with the [USAA Goals Planning Tool](#).

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