

# Simplicity



## **Simple Living**

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Introduction.....3

1. What Do You Really Need?.....4

2. Simple Money Tips.....9

3. How to Keep Your Home and Workspace Clutter  
Free.....12

4. Final Thoughts on Living a Simpler Life.....14

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# Introduction

By now we have covered a lot of ground and looked at how you can simplify your life in many important areas such as with your work, with your thinking, with your social life and relationships and with your health.

In this last module I will take a look at ways that you can simplify your life by changing your relationship to things and your buying habits, by simplifying your finances and by keeping a simple and uncluttered home and workspace.

I will end this module with a look at a few things that will help you to continue to keep your life simple and to keep simplifying it over the coming years.

Key simplicity habits in this module and area of life are:

- Questioning what things you really need and eliminating or minimizing the unimportant.
- Being conscious about your financial habits.
- Moving towards a digital life.
- Having a place for every essential thing.
- Regular reviews of how your simplifying is really going.

*"When I let go of  
what I am, I  
become what I  
might be"*  
Lau Tzu

# 1. What do you really need?

In this chapter I'll share how you can change your consumer habits and relationships to things to live a simpler life that is focused on what's essential.

## What things do you really need in your life?

Society is to a large degree built on getting more.

To a degree this can be useful. But it may not be the thing that will solve all your problems.

You may not find your answer or happiness in more. Instead, it may just alter your troubles and problems. And/or give you more of them.

What is already there inside of you perhaps gets highlighted and magnified when you get more. Instead of getting whatever you want when finally making all that money or having all those possessions you wanted you may find that greed, jealousy, selfishness and perhaps even emptiness within you and in your world increases.

You may find that getting more things didn't work in the way you hoped it would.

And over the years you have added more and more things to your life.

And instead of becoming happier or feeling more fulfilled your home and your life become more and more cluttered. This tends to cause low-level stress and makes your life feel cramped.

By throwing out many of those old things – or selling them or giving them away to charity – you can simplify your life and home and reduce inner and outer clutter. You can find a certain inner peace and freedom in that outer simplicity.

But where do you start?

I recommend simply asking yourself:

Have I used this item in the last year?

If you haven't used it in year then you probably won't use it in the future either (unless it is a Christmas decoration and things you just use once a year). So get a big plastic bag and start going through your home.

Look in your closets. In your bookshelves. In your kitchen and in your bathroom and bedroom.

Keep asking yourself if you have used these items in the past year as you go through your home, room by room in a single-tasking manner.

Be a bit ruthless. This will help you greatly to declutter your home and other spaces too like your work space for instance. You may be surprised of how much of your stuff you never use.

Doing this will help you to get rid of the things you have collected so far but you have no need for anymore. In the next section I'll share a couple of tips that will help you to reduce future buying and help you to develop a habit of buying fewer things you don't really need.

### **Wait for two weeks**

If you want to buy something expensive like a pair of beautiful shoes, a new car or a PS3 video game console then that can make quite the dent in your wallet.

So instead of going out and buying it today wait for two weeks. If you still want and need it after two weeks then make the purchase.

After or during that waiting time you will however often realize in that you didn't really need that item. This will help you to form a habit of buying things you really want and need rather than acting on impulses for big – or smaller for that matter – purchases.

### **Think about how you can make your success guaranteed**

If you have a shopping habit of making too many impulse purchases or simply if you buy too many things then think about how you can overcome this and make your success guaranteed in this area of your life. The tip of waiting for two weeks can help.

Changing your input and what influences you – read less magazines/watch less shows about buying stuff and hang out more with people that aren't that into buying lots of stuff and deriving social status from possessions – can help a great deal.

You can also revisit module #2 for the whole section on this but another suggestion would be to get an accountability buddy. Get him or her to check up how you are doing every week – or more often than so if you like – to make sure that you stay on track. If the both of you want to reduce your shopping then you can keep an eye on each other.

Another way to decrease the shopping could be to – just like with the weight loss – have a cheat day. Let yourself go shopping for the things you want one day a month for example for a set amount of money that you can spend.

This can help you to focus your purchases to one day and improve your impulse control, to release the inner pressure that builds up if you haven't bought anything in some time. And it will give you time to think about if you really need what you want to buy.

You may want to bring your accountability buddy on that cheat day – or someone at least – to make sure you don't spend too much though.

## **Have fewer things by living a digital life**

I recently bought myself a Kindle e-book reader. I'm not much for gadgets but this is the best thing I have purchased since my first mp3-player many years ago. It's not only easier to read than a regular book – because I can change the size of the letters, line spacing etc. to suit me – but it has also helped me to live a simpler life and not fill my shelves with more books. Instead I just download them and keep them on my Kindle.

I also use the free music service Spotify to stream music and this has helped me to stop adding more CDs to my living room shelves. I read the newspaper online rather than a paper copy.

You may also want to:

- **Stop junk mail before it is in your home.** Here in Sweden you can simply put a note on your mailbox that says that you do not want junk mail and that is it. This may work differently in your country though so do some research. If I am interested in this week's special offers from various companies then I usually check out the company websites. Most of them have weekly updated PDFs with the special offers.
- **Download music and TV-shows.** You can get them pretty cheap on iTunes for example and then you don't have to have CDs or as many DVDs on your shelves.

As much as you want try to live a more digital life. There are often services nowadays that let you do pretty much anything digitally rather than on paper. But you don't have to become militant about it. Just dip your toes in and find a thing or two that you could do digitally instead of the old way and see that works for you.



*"Many people take no care of their money till they come nearly to the end of it, and others do just the same with their time."*

**Johann Wolfgang von Goethe**

## 2. Simple Money Tips

In this chapter we'll take a look at a few things you can do to simplify your finances and to limit or consciously rearrange your expenses.

### What do you spend your money on?

It is easy to have ideas about how you spend your money. But like with your calories it is better to get a sobering truth than to keep guesstimating.

So one thing you can do is to save your receipts during one month.

Then take out a pen and piece of paper or for example Microsoft Excel on your computer and write in different columns how much you spend on for example food, bills, clothes, eating at restaurants, drinking at the pub and so on.

This may not be fun but it can help you to get a clear view of how you spend your money and where you can spend less.

You may want to use that money you save by not buying so many things that are unnecessary to make better purchases and save up for something you really want. Or you may simply to save the money for financial security.

Common areas where you can to save some or a lot of money are:

- Your car (or you can get a less expensive and perhaps used car).
- Subscriptions to magazines, cable TV etc.
- Travelling.
- Going out, entertainment, clubbing, hosting parties etc.
- Cooking and bringing your own lunch.
- Gym membership.

You may not want to eliminate all of those things. Perhaps you just want to cut down something a bit. Or leave it as it is because it so important and/or enjoyable for you. But by doing this exercise your can spend your money in a more conscious way that you feel makes your life better, more fun and more exciting.

## **Cook your own food and extra servings**

When you cook, then cook extra servings and pack them to bring for lunch the next day. Or use them for a quick dinner or freeze them for later. Cooking a few extra servings – I most often cook two or three instead one – usually only takes at most a few minutes extra and you don't have to clean more dishes afterwards.

So you save time and you have less to clean up compared to if you only cook one serving at a time. This really simplifies the food part of my life.

## Shop for groceries once a week

Running out to the store every or every other day and getting what you need for lunch or dinner becomes a burden.

So instead sit down one evening a week and plan your meals for the upcoming 7 days. Write down what you need to buy to cook those meals – and to cook a couple of extra servings of each meal as mentioned in the previous tip – and other things you might need for a week. Then go and buy all of those things in one big swop at the supermarket.

This allows you to save time, to have a clear plan for food this week, to possibly save money as you can buy in bulk or simply get better prices at a big supermarket compared to the small grocery shop close to your home.

You may still have to add a couple of items from the store close by during the week. But this habit of food shopping pretty much all your need once a week can really simplify your life.

## Pay your bills online and automate them

Nowadays you can usually pay most of your bills online. And you can also usually automate those payments so that money is drawn from your account without you having to do anything.

Combining these two things as best you can makes paying bills very simple.

## Educate yourself

Learn more simple money tips buy reading often recommended personal finance books (check [amazon.com](https://www.amazon.com) for books with high ratings).

One book I would like to recommend is I Will Teach You to Be Rich by the extremely popular finance blogger Ramit Sethi. It's down to earth, funny, filled with common-sense, keeps things very simple and teaches you just what you need to know instead of every little detail that will just confuse you. It's a great read that will help you to improve your financial life while keeping it simple.

*"If a cluttered desk is the sign of a cluttered mind, what is the significance of a clean desk?"*

**Dr. Laurence J. Peter**

## 3. Keeping Your Home and Workspace Clutter Free

Clutter can feel slightly suffocating. Whenever you have uncluttered your home for example you feel more at peace. Outer order leads to inner order too and keeping your home and work space uncluttered makes it easier to think, to feel relaxed and calm and to keep stress away.

So let's take a look at how you can achieve that with two simple habits.

### Keep everything in its place

If everything – your keys, books, important papers etc. – has its place in your home then you will be less likely to lose something or to create clutter in the first place. So walk around in your home and find places and to plan a little.

Developing this habit makes it so much easier to keep a clutterfree home and workspace.

Here's a short guide to help you:

1. **One room at a time.** Doing this with your entire home can take time so start with one room at a time.
2. **One shelf or drawer at a time.** Then focus on just one thing like with everything else and go over one shelf or drawer at a time.

3. **Set off some time.** Take some time one evening this week and get started with this. If it takes a lot of time start with doing just 30 minutes that night and continue the next evening. When the first room is done you'll feel good about it and be motivated to continue with it in the rest of your rooms.
4. **Throw out what you don't use.** Don't forget to throw out the stuff - or give it away to charity or sell it - you haven't used in a year.

If you like, use pen and paper to create a written plan for how you can find a place for everything in your home and work space.

## Add 3 minutes of decluttering to a daily ritual

In a perfect world it may be enough to have the habit of keeping things in their places.

However, in real life you may need to do a bit of decluttering on some days. I have added about 3 minutes to my morning ritual when I declutter a bit. I may put away an old teacup and some other stuff that aren't where they should be. It's a simple way to get your home or at least workspace in order before you start your workday for real. If you don't have time for this in the morning try adding it to an evening ritual.

But at the same time work on finding a place for everything. If the same things keep winding up on a chair or on your desk in the work space then figure out a place for it. Then work on putting such things in their right place immediately after you are done with them.

Working on the things described in the previous chapter and just buying the things you really want should help you to have less clutter too.

*"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did so. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."*  
**Mark Twain**

## 4. Final Thoughts on Living a Simpler Life

This is the final chapter of this course.

Before we wrap things up I would just like to add a few things.

### **Review your life regularly to keep it simple**

By reviewing your life regularly via a journal, on a piece of paper, a Word-document or the workbook for this module you can see how things are evolving. You can see how you can simplify your life even more in some areas and how far you have come in other areas.

So regularly review your life to keep simplifying it in ways that you yourself want to explore.

Set aside a little time at the last Sunday review of every month and think about how you can and want to simplify your life over the next month or more.

## How to simplify your life even if people around you aren't with you

You may be enthusiastic about simplifying your life in some way. Maybe by decluttering and buying less stuff. Maybe by simplifying your relationships or simplifying your thought habits.

People around you may be less enthusiastic though. What to do then?

Well, first I think that it is OK that things are this way. You can't really change people and the best way to nudge them a little in a direction is to lead by example.

So instead of nagging on about something instead lead by example. And as they see how your life improves by simplifying then they are more likely to start asking you for tips and starting to experiment a little themselves.

That may happen. Or they may not want to change. And that is life. People make their own choices and so can you.

If you want to simplify something do that. You may have to face a bit of fear but that will make you stronger, improve your self-esteem and sense of what you deserve in life. You may have to compromise a bit with it at times.

But get started anyway. You can start small if that feels more comfortable both for you and socially and little by little increase your simplifying.



Sooner or later someone will want to join you. Or your new direction in life will draw new, like-minded people into your life.

## **Remember to focus on what's essential for you**

You cannot change and simplify all the things explored in this course over the next week or month. So always keep principle #1 in mind and choose what is most important for you. Focus on just that. Then simplify and improve on that over the coming weeks.

## **You don't have to be perfect or do something perfectly**

Remember that you can do as much of this as you want – you don't have to become militant about simplifying – and that everyone slips up, that it is normal and OK and that there is no need to try to be perfect.

Instead, just throw off the bowlines and get started. Simplify. Grow. And learn along the way.