

Liliane Meteumba

My 40+ Minimalist Rules to declutter My Home, My Mind & My Finances

FREE



www.lilianefinances.com

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chapter 01



HOME DECLUTTERING

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1-2



1. The One-In, One-Out Rule

For every new item you bring into your home, remove one item to maintain balance.

2. The 90/90 Rule

If you haven't used an item in the last 90 days and don't expect to use it in the next 90, let it go.

3 - 4



3. The 20/20 Rule

If an item can be replaced for less than \$20 and in under 20 minutes, consider getting rid of it.

4. Start with Visible Clutter

Declutter areas you can see first (like countertops and tables) to create an immediate sense of accomplishment.

5 - 6



5. The "Touch It Once" Rule

Handle each item only once—when you pick it up, make a decision about its future (keep, donate, recycle, trash).

6. Declutter by Category, Not Room

Focus on one category (like clothes or books) at a time rather than by room for more effective results.

7 - 8



7. The 10-Minute Tidy

Set a timer for 10 minutes each day to declutter small areas and maintain order.

8. Use the "Yes or No" Rule

If you hesitate when deciding whether to keep an item, let it go. Only keep things that are a clear “yes.”

9-10



9. The Box Rule

Place items you're unsure about in a box. If you don't need or miss them after 30 days, donate or discard them.

10. Limit Sentimental Items

Keep a small, dedicated space for sentimental items and limit yourself to that space.

11-12



11. The Flat Surface Rule

Flat surfaces should remain clear. If it doesn't serve a functional purpose, don't let it accumulate.

12. Declutter Duplicates

You don't need multiple versions of the same item—keep the one that serves you best.

13-14



13. "Everything Has a Home"

Ensure every item has a designated place to avoid clutter accumulating on surfaces.

14. Declutter One Drawer at a Time

Break it down into manageable tasks like one drawer per day to prevent overwhelm.

15-16



15. The Capsule Wardrobe Rule

Limit your wardrobe to essential, versatile items that you love and wear regularly.

16. Declutter Paperwork Immediately

Handle paperwork as soon as it enters your home—file, recycle, or take action right away

17-18



17. Keep Countertops Clear

Aim to keep kitchen and bathroom countertops free of anything that's not used daily.

18. Purge One Item Every Day

Commit to getting rid of at least one item each day to slowly but steadily reduce clutter.

19-20



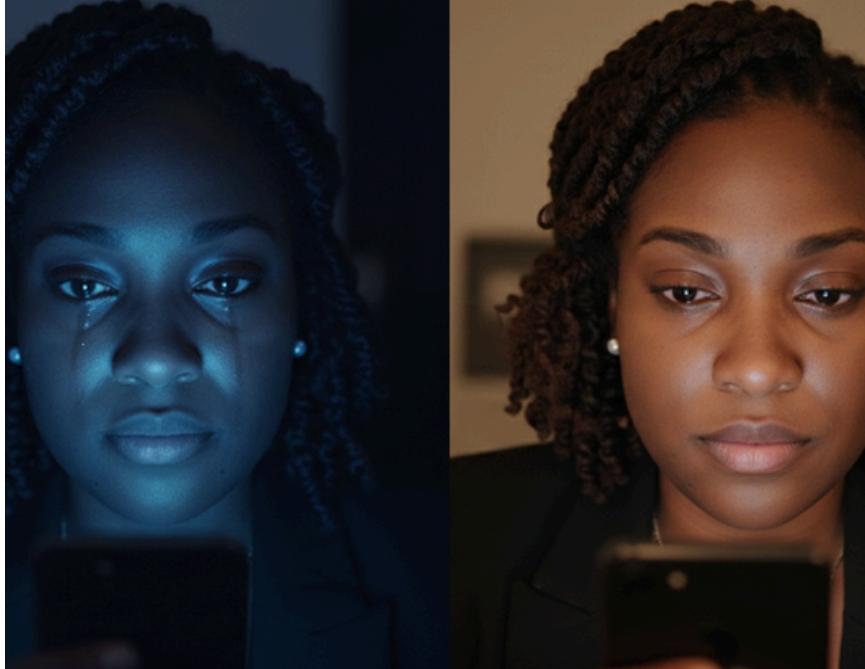
19. The 5-Year Rule

If you haven't used or thought about something in five years, it's time to let it go.

20. Be Honest About Aspirational Items

Let go of items you're holding onto for a life you're not living (e.g., hobby supplies or clothes for a lifestyle you no longer follow).

chapter 02



MENTAL DECLUTTERING

21-22



21. Practice Mindfulness Daily

Start each day with a few minutes of mindfulness or meditation to clear mental clutter and set a calm tone for the day.

22. Declutter Your Schedule

Remove unnecessary commitments and focus on what truly aligns with your values and goals.

23-24



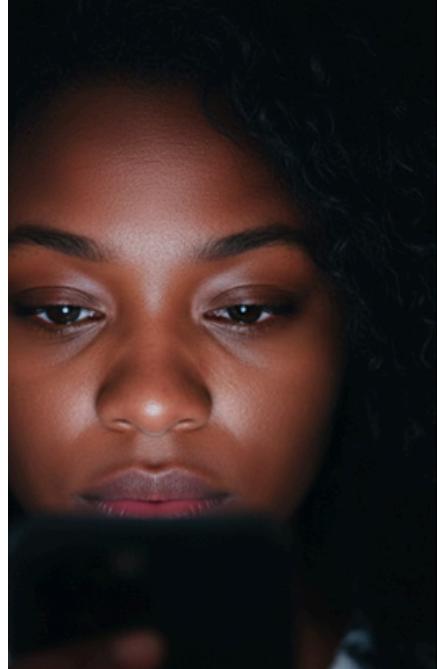
23. The "Brain Dump" Rule

Write down all your thoughts, tasks, and worries on paper to free up mental space and gain clarity.

24. Set Clear Boundaries

Establish clear boundaries with work, social commitments, and personal time to avoid burnout and mental fatigue.

25-26



25. Limit Social Media Usage

Reduce time spent on social media by setting time limits or designating specific periods for checking it.

26. Focus on Single-Tasking

Stop multitasking and focus on completing one task at a time to reduce stress and increase productivity.

27-28



27. Let Go of Perfectionism

Accept that not everything will be perfect, and focus on progress over perfection to ease mental pressure.

28. Practice Gratitude

End each day by writing down three things you're grateful for to shift your mindset toward positivity.

29-30



29. Declutter Negative Relationships

Evaluate relationships that drain your energy or bring negativity and either set boundaries or distance yourself.

30. Set Digital Boundaries

Designate "tech-free" times or zones in your home to unplug and reconnect with yourself and those around you

31-32



31. Limit Information Overload

Unsubscribe from newsletters, podcasts, and media that don't add real value or bring joy to your life.

32. Schedule Downtime

Build in time for relaxation, hobbies, and doing nothing to recharge mentally and prevent burnout.

33 - 34



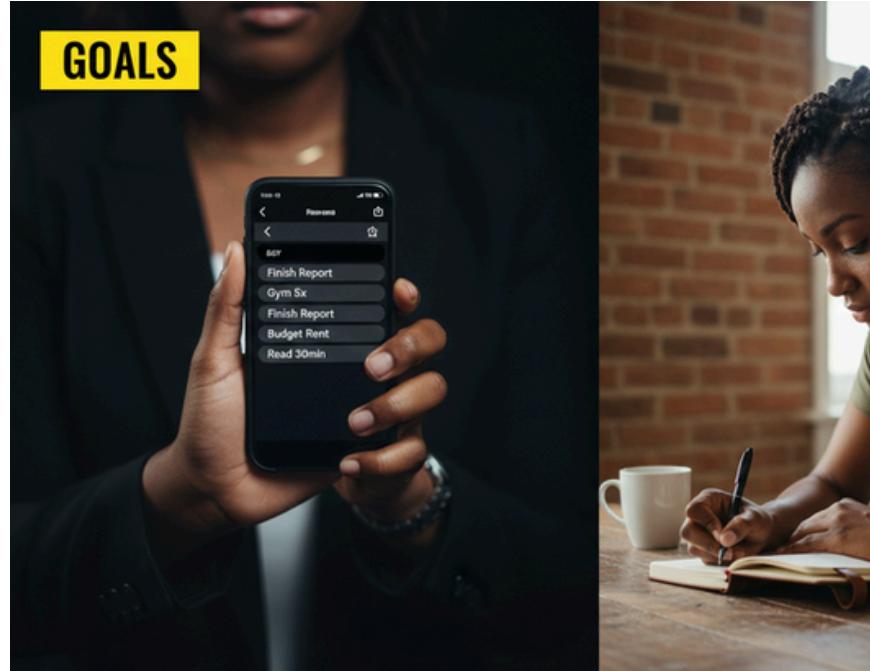
33. Practice Saying No

Learn to say no to non-essential commitments to free up time for what truly matters to you.

34. Focus on What You Can Control

Shift your mental energy away from worrying about things outside your control and focus on actionable solutions.

35-36



35. Declutter Your Goals

Reevaluate your goals and eliminate any that no longer align with your values or long-term vision.

36. Use the 5-Minute Rule

If a task takes less than five minutes, do it immediately to avoid mental clutter from an accumulating to-do list

37-38



37. Limit Decision Fatigue

Create simple routines and habits that reduce the number of decisions you make daily (e.g., meal planning or capsule wardrobe).

38. Set Clear Priorities

Identify your top three priorities each day and focus your energy on those rather than trying to tackle everything.

39-40



39. Let Go of Comparison

Stop comparing yourself to others and focus on your unique journey and progress.

40. Journal Regularly

Use journaling to process thoughts, reflect on your experiences, and clear mental clutter.

chapter 03



FINANCIAL DECLUTTERING

41-42



41. The 30-Day Rule for Purchases

Wait 30 days before making non-essential purchases to ensure it's something you truly need.

42. Automate Your Savings

Set up automatic transfers to your savings or investment accounts so you're consistently saving without thinking about it.

43-44



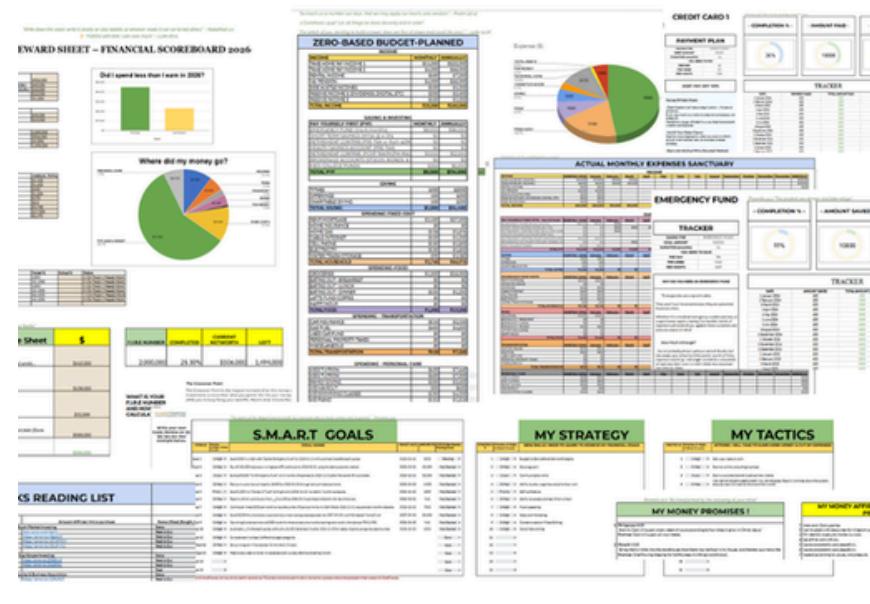
43. The "Cash Only" Rule

Try using only cash for a month to curb unnecessary spending and create more awareness of where your money goes.

44. Cut Unnecessary Subscriptions

Review your subscriptions quarterly and cancel any that you're not using or don't add value.

45-46



45. Create a Simple Budget

Adopt a minimalist budget with just a few key categories (e.g., essentials, savings, discretionary) to simplify your finances.

46. Consolidate Bank Accounts

Simplify your financial life by consolidating multiple bank accounts and credit cards to reduce complexity.

47-48



47. The 48 Hour Rule

Create a spending rule: for every non-essential purchase, take 48 hours to reconsider if you really need it.

48. Pay Off High-Interest Debt First

Focus on eliminating debt with the highest interest rates first to reduce financial strain.



49. Simplify Your Investments

Stick to low-cost index funds or ETFs to reduce the complexity of your investment portfolio.

50. Set Financial Goals Quarterly

Reevaluate your financial goals every three months to stay focused on what's most important and adjust as needed.



Thank You For Reading



about m e

Hey there! I'm Liliane—Disciple of Jesus Christ, happy wife, loving mother, your go-to Finance Coach, financial literacy advocate and entrepreneur.

I've walked the path from financial chaos to clarity. My mission? To empower YOU with the mindset, biblical wisdom, and practical strategies to build your rich/steward life while honoring God with every dollar.

No more guilt about money. No more choosing between faith and finances. Just real talk, proven strategies, and faithful stewardship that actually works.

I am passionate about equipping individuals & families, to break free from scarcity and step into an abundant money mindset rooted in biblical laws and principles.



As a Cameroonian-American, I know firsthand the challenges of navigating money, faith, and identity. Drawing from a background in Healthcare, a career in Finance and Data Analytics, I bring both analytical expertise and personal experience to my teachings.

I believe true wealth is more than numbers, it's about wisdom, stewardship, and legacy. Through my writings, coaching, and speaking, I help people understand that money is not an idol but a tool for fulfilling God's calling upon our lives.

I live in Virginia with my husband and kids, where I continue my mission to inspire others to walk in financial freedom, retire early, steward faithfully and live with eternity in view.

Lillian

want to
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