



# The Financial Spring Cleaning Checklist

## Give Your Finances a Refresh

Spring cleaning is top of mind this time of year, and your finances aren't an area to overlook. It's the perfect opportunity to take inventory of the progress you've made so far, and understand where your money management could use some sprucing up. Having an organized financial life is essential not only for reaching your goals but will provide you with a sense of order and peace of mind.

To help you get started with your refresh, we've crafted a financial spring cleaning checklist for you to follow. Each step is broken down into detailed action items to guide you closer to success in each area. By the end of this checklist, your finances will be in great shape!

STEPS	ACTION ITEMS	NOTES
 <b>Budget Check-In</b>	<input type="checkbox"/> <b>Review Income and Expenses:</b> Gather all financial statements, including bank accounts, credit card statements, and bills.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
	<input type="checkbox"/> <b>Cut Unnecessary Spending:</b> Identify areas in your budget where you can cut back. Redirect these funds toward your savings or debt payments to accelerate your progress.	
	<input type="checkbox"/> <b>Update Objectives:</b> Decide how much you're willing to allocate to each spending category and set clear, achievable goals to guide your financial decisions.	
 <b>Savings Goal Audit</b>	<input type="checkbox"/> <b>Review Current Savings:</b> Check your current savings accounts and balances to understand your goal progress.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
	<input type="checkbox"/> <b>Prioritize and Adjust Goals:</b> Decide which goals are most important and adjust your savings plan accordingly.	
	<input type="checkbox"/> <b>Set Up Automatic Transfers:</b> If you haven't already, consider automating your savings to help meet your goals more efficiently.	

STEPS	ACTION ITEMS	NOTES
 <b>Debt Management</b>	<input type="checkbox"/> <b>List All Debts:</b> Gather information including credit cards, loans, and any other outstanding balances. Note the interest rates, minimum payments, and due dates.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
	<input type="checkbox"/> <b>Choose a Payment Plan:</b> Develop a realistic plan to pay down your debts. Allocate extra funds to your priority debts while maintaining minimum payments on others.	
	<input type="checkbox"/> <b>Decide How to Track Progress:</b> Decide how often you'll review your debt repayment plan to stay on top of your progress.	
 <b>Investment Review</b>	<input type="checkbox"/> <b>View Current Investments:</b> Check your stocks, bonds, mutual funds, and retirement accounts. Note their current values, performance, and any fees associated.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
	<input type="checkbox"/> <b>Evaluate Investment Performance:</b> Compare the performance of each investment against benchmarks or your expected returns to understand if you're meeting your goals.	
	<input type="checkbox"/> <b>Rebalance Portfolio:</b> If needed, adjust your investment mix to better align with your goals and risk tolerance.	
 <b>Credit Score Monitoring</b>	<input type="checkbox"/> <b>Access Credit Reports:</b> Request a free copy of your credit report from each of the three major credit bureaus: Equifax, Experian, and TransUnion.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
	<input type="checkbox"/> <b>Identify Errors and Areas for Improvement:</b> Review and report any inaccuracies or signs of fraud. Look at your payment history, credit utilization, length of credit history, new credit, and credit mix.	
	<input type="checkbox"/> <b>Set Up Alerts:</b> Use credit monitoring services to receive alerts about changes in your credit report, like new accounts or inquiries.	



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