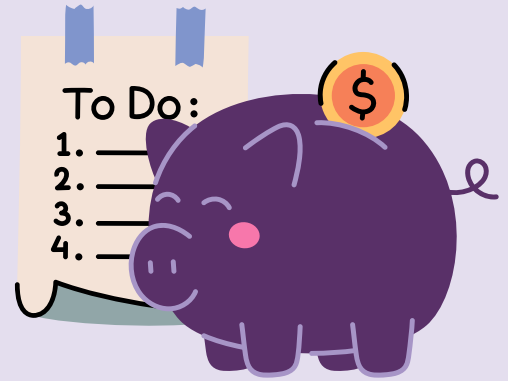


FINANCIAL SPRING CLEANING



This checklist covers essential tasks to help you tidy up your finances this spring, focusing on organization, debt management, savings, and future planning. By completing these items, you'll be well on your way to improved financial health and clarity.

Review and Organize

- ☐ Check your credit report for errors
- ☐ Update your budget
- ☐ Organize financial documents
- ☐ Shred unnecessary financial papers

Home Finances

- ☐ Assess mortgage terms
- ☐ Consider refinancing options
- ☐ Review property tax assessment
- ☐ Plan for home maintenance costs

Savings and Investments

- ☐ Review retirement accounts
- ☐ Check investment portfolio allocation
- ☐ Set up automatic savings transfers
- ☐ Consolidate old 401(k)s or IRAs

Goals and Planning

- ☐ Set new financial goals
- ☐ Create or update your financial plan
- ☐ Meeting with a financial adviser
- ☐ Plan for upcoming large expenses

Debt Management

- ☐ List all debts and their interest rates
- ☐ Create a debt payoff plan
- ☐ Consider debt consolidation options
- ☐ Review credit card usage/rewards

Digital Financial Hygiene

- ☐ Update passwords for accounts
- ☐ Set up account alerts
- ☐ Review recurring subscriptions
- ☐ Opt out of pre-approved credit offers

Insurance and Protection

- ☐ Review insurance policies
- ☐ Update beneficiaries
- ☐ Check for better insurance rates
- ☐ Review estate planning documents

