

Whitney
HANSEN

— SPRING CLEAN YOUR — FINANCIAL LIFE CHECKLIST —





SPRING CLEAN YOUR FINANCIAL LIFE CHECKLIST



- ☐ Print your bank statement.
Look at each transaction. Is everything accurate?
Did you overspend?
- ☐ Pull your credit report.
Go to annualcreditreport.com to pull your report for free.
Check and see if anything is on there that shouldn't be.
- ☐ Create a Budget Binder.
Get a 3 ring binder, put a copy your bills in there and write on the bill the date it was paid. Create a summary sheet (Word document) that has the bill, date due, and a place for you to write when the bill was paid. Put this in front of all your bills for each month.
- ☐ Call your car insurance company.
You may not be getting the lowest rate possible.
- ☐ Create a budget.
This is a great time to start if you aren't already doing this monthly.
- ☐ Adjust taxes if you got a large refund.
Talk with human resources to figure out the appropriate adjustment. A large refund means you overpaid on taxes, a.k.a. you gave the government an interest free loan. Not a good idea.
- ☐ Set up an automatic withdrawal with your bank.
Have at least 10% of your earnings deposited into a savings account every month.
- ☐ Stop getting junk mail.
Go to www.optoutprescreen.com. This will rid your home of clutter and unneeded credit card prequalifications and insurance documents.
- ☐ Scan your tax returns and save to the cloud or on your Desktop. Then shred the physical copies.
- ☐ Cancel unused subscriptions.
Stop wasting money on unused subscriptions and make a huge list of all recurring subscriptions. Then one by one go through and cancel.
- ☐ Set a financial goal that can be accomplished in 3 months.
Then start to focus all your attention and energy into that one financial goal.
- ☐ Inventory items being unused in your house and sell them online. Ebay, Craigslist, or used clothing resellers are a great option to use. List them all and start putting the extra money towards your financial goal.
- ☐ Unsubscribe from emails that are tempting you to spend money. Use the free website, unroll.me to unsubscribe from 100s of emails in a couple of minutes. It's well worth using!
- ☐ Invest in yourself.
Learn how to manage your money and hire an accountability coach. Submit your application and work directly with me at whitneyhansen.com/customized-coaching