



# MONEY MAKEOVER: YOUR FINANCIAL SPRING-CLEANING CHECKLIST

Spring is a natural reset. While you're cleaning and organizing your home, take time to refresh your finances too - using this checklist to refocus your money for the months ahead.

## \_\_\_ CLEAR FINANCIAL CLUTTER

- Review all recurring subscriptions and cancel unused services
- Close or consolidate old checking or savings accounts
- Organize digital and paper financial documents
- Shred outdated statements you no longer need

*The average consumer underestimates subscription spending by more than \$100 per month. Small recurring charges are easy to ignore, but they quietly drain cash flow over time.*

## \_\_\_ REFRESH YOUR BUDGET

- Review the last 60–90 days of spending
- Identify categories that increased
- Adjust spending targets to reflect current costs
- Set one realistic spending goal for next month

*Most people set budgets once, and rarely revisit them. But income shifts, prices rise, and habits change. A quarterly review dramatically improves follow-through.*

## \_\_\_ CREATE A CLEAR DEBT STRATEGY

- List all balances, interest rates, and minimum payments
- Choose a payoff strategy (highest interest first or smallest balance first)
- Set up automatic minimum payments to avoid late fees
- Explore options if interest rates are slowing progress

*Structured repayment options like a Debt Management Program may help simplify payments and potentially lower interest so more of your money goes toward principal.*

## \_\_\_ REVIEW YOUR CREDIT REPORTS

- Request your free reports at AnnualCreditReport.com
- Check for unfamiliar accounts
- Verify balances and payment history accuracy
- Dispute any inaccuracies you find

*Regular reviews are one of the simplest ways to protect your financial reputation and catching mistakes protects your future borrowing power.*

## \_\_\_STRENGTHEN YOUR EMERGENCY FUND

- Confirm how much you currently have saved
- Set a short-term target (\$500–\$1,000)
- Set a long-term target (3–6 months of essentials)
- Automate a small recurring transfer - even \$25 helps

*Unexpected expenses are one of the leading reasons people turn to high-interest credit or payday loans. Even a modest emergency cushion reduces reliance on costly borrowing.*

## \_\_\_ALIGN MONEY WITH WHAT MATTERS

- Write down one financial priority for the next 6–12 months
- Identify one action you can take this month
- Put a date on your calendar to review progress

*People who write down specific financial goals are significantly more likely to achieve them than those who keep them in their heads. Written goals create accountability.*

### SUPPORT MAKES PROGRESS EASIER

Use your financial institution's budgeting and savings tools, and consider [free, confidential counseling](#) from GreenPath Financial Wellness to build a personalized plan for paying off debt and strengthening your finances.

## The Path to Financial Wellness Starts Here

GreenPath's NFCC-certified experts offer free financial counseling, online education, and a debt management program designed to help you save time and money. Call today.

**877-337-3399**

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→ **Create a Budget**

→ **Save More**

→ **Pay Off Debt**

→ **Improve Credit**

→ **Buy a House**

→ **Plan for the Future**

