DO YOU SPRING CLEAN YOUR FINANCIAL MATTERS EVERY YEAR?





REVIEW YOUR FINANCIAL RESOLUTIONS

- On track with spending, savings, borrowing, earning
- Set or reset goals based on current situation
- Develop specific action plans to achieve goals



WHAT TO CLEAN WITH CREDIT AND CREDIT SCORES

- Review copy of credit report looking for mistakes and fraud
- Resolve any issues or misinformation
- Request credit line increase to improve utilization ratio



HOW CAN EXPENSES BE CLEANED UP

- Review recurring expenses to make sure still valid
- Cancel services no longer using
- Get annual quotes on insurance



MANAGE YOUR RETIREMENT ACCOUNTS

- Consolidate retirement accounts
- Rebalance investment portfolio
- If nearing retirement, connect with a financial advisor