



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- Shred outdated statements you no longer need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**

