

## **Organize Your Financial Life**

### **Clean Up Your Finances –**

- **Organize your finances in a way that contributes to financial success.**
- **Update and consolidate accounts to save money, simplify accounting and avoid future legal headaches.**
- **Close accounts not frequently used and/or move money into an interest bearing account.**
- **Move old 401K accounts into current retirement account.**
- **Consolidate credit cards. Destroy old cards.**
- **Keep a record of all credit cards and debit cards – numbers and notification information in case of theft or loss.**

### **Organize Your Financial Records to make life easier!**

- **Start with making a budget and review it monthly.**
- **Use financial software or at least a spreadsheet for tracking your budget and a schedule of when bills are due. This helps track expenditures when bills are set to auto pay, monthly or on a random basis.**
- **Keep bills and financial records in one place.**
- **Pay bills promptly, regardless of method of payment.**
- **Have monthly income directly deposited to your account.**
- **Establish two bank accounts – primary and savings or backup account.**
- **Dispose of old or outdated paperwork or account information that is no longer needed for retention.**