# Spring Financial Checklist

Refresh your financial health with these smart steps this spring. Check off each item as you go!

## 1. Review Your Budget

☐ Update monthly income and expenses

☐ Adjust for new costs (inflation, subscriptions, lifestyle changes)

☐ Identify 2–3 areas to cut back or reallocate funds

## 2. Reassess Your Savings Goals

☐ Check progress toward emergency fund savings

☐ Plan and save for future expenses (camps, vacations, home projects, etc.)

☐ Increase retirement contributions if possible

## 3. Check Your Credit Report

☐ Request to view your credit report

☐ Review reports for errors or suspicious activity

☐ Dispute any inaccuracies promptly

## 4. Manage Outstanding Debt

☐ List all debts (amounts, interest rates, due dates)

☐ Choose a payoff strategy: Snowball (smallest first) or Avalanche (highest interest first)

☐ Consider consolidating debt if it reduces total interest

## 5. Prepare for Upcoming Expenses

☐ Set up a savings plan for summer activities

☐ Budget for events like weddings, birthdays, camps, or home repairs

☐ Consider opening a separate savings account for these goals

## 6. Update Financial Documents

☐ Review and update beneficiaries on accounts and insurance policies

☐ Revisit estate plans, wills, and power of attorney documents

☐ Ensure insurance coverage meets current needs

## 7. Meet with a Loan Officer

☐ Schedule a financial wellness check-in

☐ Review investment allocations and retirement strategies

☐ Get personalized advice for major upcoming expenses

**Bonus Tip:** Celebrate once you complete your spring financial refresh! Treat yourself to a small reward or fun experience (that won't throw off all the hard financial work you just did!)