

Spring Cleaning Your Finances

This checklist is designed to help you quickly and confidently reset your financial life. You don't need to tackle everything at once: start where you can, make a few meaningful updates, and build momentum from there.

1. Set Up

- Gather recent statements from all your accounts
- Calculate your net worth (assets and liabilities)
- Review your last 2-3 months of spending

2. Budget & Cash Flow

- Confirm your budget reflects current income and lifestyle
- Adjust categories that have drifted
- Set or update automatic savings transfers

3. Subscriptions & Accounts

- Cancel unused subscriptions or memberships
- Identify duplicate or inactive accounts
- Consolidate accounts where appropriate

4. Debt & Credit

- List all debts (balance, rate, payment)
- Create or update a payoff strategy
- Check your credit report for errors

5. Savings & Protection

- Review emergency fund status
- Confirm insurance coverage fits your needs
- Update beneficiaries on key accounts

6. Investments & Taxes

- Review investment allocation
- Check contribution levels (retirement, brokerage, etc.)
- Organize tax documents

7. Paperwork & Organization

- Digitize important documents
- Shred outdated paperwork
- Create a simple filing system

8. Goals & Planning

- Review short- and long-term goals
- Adjust priorities if needed
- Set 1–3 financial goals for the next 12 months

Quick 30-Minute Reset

- Cancel one subscription
- Increase one savings transfer
- Review one debt
- Check one insurance policy
- Organize one document folder

A little financial cleanup can go a long way. Start small, check off what you can, and enjoy the clarity that comes with having everything in order again.