



Spring Money Clean-Up List

Use this checklist to refresh your finances for the season. Check off each item as you complete it. Small moves create big clarity.

- Cancel or downgrade at least one unused subscription.
- Review your auto-pay bills and confirm the amounts are correct.
- Compare one insurance rate (auto, renters, or homeowners). Even getting one new quote can save you money.
- Check your credit score. (Checking your own score is called a “soft pull” and does **not** impact your credit.)
- Transfer any unused cash sitting in checking into savings.
- Automate one positive money habit (for example: automatic savings transfer or an extra debt payment).
- Review one recurring expense and ask, “Can I negotiate this?”
- Delete old financial emails and declutter digital money files.
- Write down one summer financial goal and start a sinking fund for it.
(A sinking fund is a small savings bucket for one specific goal, like travel, events, or summer fun.)