

Eight Steps to Simplify Your Finances Checklist

If time is a precious commodity for you, here are eight ideas to save time and reduce the stress and anxiety of managing your financial affairs.

| Date | Item | Actions Needed | Taking Action | Articles From Library |
|------|---|----------------|--|---|
| _/_ | Enroll for direct deposit. It eliminates trips to the bank and keeps your money working longer. | 1. 2. 3. | Enroll for direct deposit of your payroll or government checks. | Direct Deposit of Payroll and Government Checks |
| _/_ | Sign up for overdraft protection. By linking your checking account to a line of credit you avoid the cost, hassle and embarrassment of a bounced check. | 1. 2. 3. | Enroll for overdraft protection. | |
| _/_ | Establish an automatic savings plan. Regular, automatic transfers to a savings account will add up. | 1. 2. 3. | Enroll for an automatic savings plan to transfer \$___ to your savings account each month and start building your savings cushion. | Developing a Financial Cushion |
| _/_ | Use electronic bill paying. Eliminate the dreaded task of writing checks. | 1. 2. 3. | Sign up for online banking. | Ten Reasons to Consider Online Banking |
| _/_ | Consolidate your financial relationships. Dealing with one institution makes everything easier. | 1. 2. 3. | Meet with a personal banker to explore the benefits of consolidating all your financial relationships. | Developing a Financial Strategy |
| _/_ | Consider personal finance software. Many programs make handling your finances easier and quicker. | 1. 2. 3. | | |

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| _/_ | Build a safety cushion. Be ready for unexpected expenses or use some extra for a special vacation. | 1. 2. 3. | Check the rates for savings accounts and CDs. | Building a Savings Cushion |
| _/_ | Review your investments. Make sure your asset allocation matches your time horizon and risk tolerance. | 1. 2. 3. | Meet with a financial advisors to help you create an asset allocation and investment strategy that is suited for your needs. | Asset Allocation Investing in Mutual Funds |