



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.

ENROLL FOR DIRECT DEPOSIT

Date Prepared _____

It eliminates trips to the bank and keeps your money working longer.

Recommended actions:

- Enroll for direct deposit of your payroll or government checks.

Actions needed:

1. _____

2. _____

SIGN UP FOR OVERDRAFT PROTECTION

Date Prepared _____

By linking your checking account to a line of credit you avoid the cost, hassle and embarrassment of a bounced check.

Recommended actions:

- Enroll for overdraft protection.

Actions needed:

1. _____

2. _____

ESTABLISH AN AUTOMATIC SAVINGS PLAN

Date Prepared _____

Regular, automatic transfers to a savings account will add up.

Recommended actions:

- Enroll for an automatic savings plan to transfer \$____ to your savings account each month and start building your savings cushion.

Actions needed:

1. _____

2. _____

CONTINUED



EIGHT STEPS TO SIMPLIFY YOUR FINANCES CHECKLIST CONTINUED

USE ELECTRONIC BILL PAYING

Date Prepared _____

Eliminate the dreaded task of writing checks.

Recommended actions:

- Sign up for online banking.

Actions needed:

1. _____

2. _____

CONSOLIDATE YOUR FINANCIAL RELATIONSHIPS

Date Prepared _____

Dealing with one financial institution makes everything easier.

Recommended actions:

- Meet with a personal banker to explore the benefits of consolidating all your financial relationships.

Actions needed:

1. _____

2. _____

CONSIDER PERSONAL FINANCE SOFTWARE

Date Prepared _____

Many programs make handling your finances easier and quicker.

Actions needed:

1. _____

2. _____

BUILD A SAFETY CUSHION

Date Prepared _____

Be ready for unexpected expenses or use some extra for a special vacation.

Recommended actions:

- Check the rates for savings accounts and CDs.

Actions needed:

1. _____

2. _____

CONTINUED



Your Financial Health

LEARN / PLAN

EIGHT STEPS TO SIMPLIFY YOUR FINANCES CHECKLIST CONTINUED

REVIEW YOUR INVESTMENTS

Date Prepared _____

Make sure your asset allocation matches your time horizon and risk tolerance.

Recommended actions:

- Meet with a financial advisors to help you create an asset allocation and investment strategy that is suited for your needs.

Actions needed:

1. _____

2. _____
