

Eight Steps to Simplify Your Finances

Date	Item	Actions needed
/	Enroll for direct deposit. It eliminates trips to the bank and keeps your money working longer.	1. 2. 3.
/	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.
/	Establish an automatic savings plan. Regular, automatic transfers to a savings account will add up.	1. 2. 3.
/	Use electronic bill paying. Eliminate the dreaded task of writing checks.	1. 2. 3.
/	Consolidate your financial relationships. Dealing with one institution makes everything easier.	1. 2. 3.
/	Consider personal finance software. Many programs make handling your finances easier and quicker.	1. 2. 3.
/	Build a safety cushion. Be ready for unexpected expenses or use some extra for a special vacation.	1. 2. 3.
/	Review your investments. Make sure your asset allocation matches your time horizon and risk tolerance.	1. 2. 3.