

# READY TO SPRING CLEAN YOUR FINANCES?



Spring is the perfect time to clear the clutter — not just in your home, but in your finances too. This simple, step-by-step checklist will help you take control of your money, reduce debt and build better habits — one small task at a time.

## REVIEW ALL ACCOUNTS

- ☐ List all bank accounts, credit cards and loans
- ☐ Identify dormant or duplicate accounts and close them

## UPDATE YOUR BUDGET

- ☐ Track current monthly expenses
- ☐ Compare expenses against income to spot gaps

## AUTOMATE WHAT YOU CAN

- ☐ Set up auto-pay for bills to avoid late fees
- ☐ Schedule transfers to savings or debt repayment

## CHECK YOUR CREDIT REPORT

- ☐ Order a free credit report through Equifax or TransUnion
- ☐ Dispute any errors



**SOLVE YOUR  
DEBTS.COM**  
DEBT SOLUTIONS  
THAT STICK.

### CUT THE CLUTTER

- Cancel unused subscriptions
- Review memberships and apps with recurring charges

### REVISIT YOUR DEBT STRATEGY

- List all debts with interest rates
- Contact an accredited financial counsellor for a free consultation

### SET A SAVINGS GOAL

- Define one short-term and one long-term savings goal
- Use a simple tool or app to track progress

### TIDY UP FINANCIAL PAPERWORK

- Organize receipts, bills and tax documents
- Shred old or unnecessary files securely

### REFRESH YOUR EMERGENCY FUND

- Aim for 1–3 months of expenses
- Start with \$500 if you're rebuilding

### GET SUPPORT IF YOU NEED IT

- Overwhelmed? You're not alone. Our team can help you take the next step toward being debt-free.

## NEED HELP?

Whether you're struggling with debt, feeling overwhelmed by your budget, or just not sure where to start, we're here to help. Our accredited financial counsellors offer free, confidential consultations to help you understand your options and take the next step toward financial peace of mind.

Book your free consultation at [solveyourdebts.com](https://solveyourdebts.com).



**SOLVE YOUR  
DEBTS.COM**  
DEBT SOLUTIONS  
THAT STICK.