



Budget Spring Clean *Action Days*

Need help reaching your financial goals? Let Jemma Financial guide you. [Click here to visit us at jemmafinancial.com.](https://www.jemmafinancial.com)

- 1 Collect all your statements (bank, credit, loans, investment accounts) and put them all in one place.
- 2 Using your most recent statements, fill out the Jemma Budget Spreadsheet.
- 3 Think about your next big purchase and set saving goals.
- 4 Review your subscription services (gym membership, Hulu, Netflix, cable tv) and cancel what you don't need or don't use.
- 5 Save \$100 this month by committing to bring your lunch to work every day.
- 6 If you don't have an emergency fund, start one today. Saving \$10 or \$25 per month is a step in the right direction.
- 7 Start contributing to your company's 401(k). If you're already contributing, increase your contribution by 1%.
- 8 If you're in good standing with your credit card company, call and try to negotiate a lower interest rate.
- 9 Assess your personal feelings about spending money. How does spending make you feel?
- 10 Go through your closet - sell what you can, donate the rest, and rediscover something you love.
- 11 Sign up for an app like Ibotta that sends you rebates for the purchases you're already making.
- 12 Don't spend any money on meals today - use what you have in your fridge and pantry.
- 13 Make a list of free things to do with your friends + family that make you happy.
- 14 Check your wallet for any partially-used gift cards and plan how to use them to buy the things you need.
- 15 Evaluate any store credit cards you own - are they worth keeping open?
- 16 Consider increasing your contribution to your 401(k) by 1% for the year.
- 17 MAKE UP DAY: do a task today that you skipped from the week before.
- 18 Download the Honey browser extension, which automatically searches for online discount codes.
- 19 Collect your spare change and either cash it in or find a way to use it for purchases you need.
- 20 Challenge yourself to make this a no-spend week (except for actual necessities).
- 21 Evaluate your need for a college savings plan for your children or grandchildren (if applicable).
- 22 Check your checking account balance - if you have a little extra, transfer to savings.
- 23 Make sure you're enrolled in the frequent buyer programs offered by the places you shop regularly.
- 24 Consider consolidating your former employer(s)' 401(k) accounts. Contact a Jemma Advisor for guidance.
- 25 Try a site like Nerdwallet, which can help you find the best credit card for your specific needs (travel rewards, etc.).
- 26 Make any returns you might have put off. No receipt? See if you can get store credit.
- 27 Make another transfer (even if it's small) to your emergency fund.
- 28 Sign up for an app like GasBuddy that automatically finds the least expensive gas near you.
- 29 Consider your future self when making purchases this week. Will future you benefit from your choices?
- 30 Make a family meal at home tonight. Discuss ways you can save money as a family.
- 31 Treat yourself! Buy that latte ...you deserve it!

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