

Financial Spring Cleaning: Tidy Up and Take Control

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As flowers bloom and warmer weather rolls in, many of us turn our attention to spring cleaning—clearing out the yard, organizing closets, and opening windows to let in fresh air. But what about your financial life? Spring is the perfect time to tidy up more than just your home.

If you've already filed your taxes—or are just about to—consider this your cue to do a little financial housekeeping. Here's a simple checklist to help you get organized, refocus on your goals, and make sure you're on the right track for the rest of the year.

Your Spring Financial Cleaning Checklist:

- **Archive Your Tax Documents**

Gather all tax return materials, scan important records, save digital copies to a secure drive, and file paper versions in a clearly labeled envelope or box. Store them with prior years' records for easy access.

- **Declutter Paperwork**

Sort lingering documents into two piles: Scan and Shred. Then digitize what you need to keep and securely dispose of the rest.

Homrich Berg clients: Our Buckhead annual shred day is coming up—keep an eye on your email or reach out to your advisor for event details. We will also have an Alpharetta shred day later in the year.

- **Reconcile Accounts**

If you've fallen behind on tracking your bank or credit card transactions, now is a good time to catch up.

- **Update Your Net Worth Statement**

Whether you're using a spreadsheet, Quicken, or Mint, take a moment to make sure your information is current. Add new assets or liabilities, and remove outdated ones.

- **Review Your Progress**

Is your net worth trending in the right direction? If you track this each year, are you happy with your trajectory? If not, what changes can you make to get back on course?

- **Evaluate Debt and Savings Strategy**

- Do you have a plan in place to reduce liabilities?
- Are you consistently saving at least 10% toward long-term goals (your “freedom fund for the future”) and 10% toward short-term security (your “freedom fund for today”)?

Spring is a natural time to pause, reflect, and refresh. While “financial cleaning” may not be as satisfying as scrubbing a floor, it can bring peace of mind and renewed motivation for the year ahead. Take this opportunity to realign with your goals—and celebrate the progress you’ve already made.

It may also be a good time to review all your insurance. For a refresher on who needs what and how much, join my free Financial Foundations webinar, *Insurance Basics*, on **April 22nd at 12:00 p.m. EST**. [Click here](#) for more information and to register.

To learn more or get help planning your financial goals, please email me at gildea@homrichberg.com.

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