

2011 Money in Minutes



Things Done

Minutes or Less

1. *If you are behind in your mortgage or think you may fall behind, contact an approved non-profit housing counseling agency listed at www.HUD.gov*
2. Obtain copies of your credit reports from www.AnnualCreditReport.com
3. Seek credible resources to get your scores over 700
4. Balance your checkbook daily
5. Reconcile bank statements monthly
6. Organize bills when received so they are easily accessible when due
7. Write a spending plan around the 15th of the month for the following month (involve your spouse and teenagers!!). Download a free template at www.MoneySmartBook.com
8. Make a grocery list and stick to it when shopping
9. Clip coupons weekly
10. Go to the library and check out books and DVDs
11. Teach your children how to track and manage their allowance
12. Empty coins from pockets and purses and put in a jar everyday
13. Empty one dollar bills from your wallet daily and place in a drawer. Use for monthly family outings, holiday shopping, and/or vacation spending money
14. Take short, water saving showers
15. Compare wireless phone plans to get the best value for your needs
16. Explore bundled home phone, internet, and television services
17. Read an empowering article or book chapter
18. Donate unwanted clothes to charity and get a receipt for tax purposes
19. Create a written plan to pay off all debts
20. Keep a daily spending journal and write down the amount of every purchase

Jennifer Matthews, Author

12 Ways To Put Money In Your Pocket Every Month Without A Part Time Job

www.MoneySmartBook.com

www.CreatingFinancialLiteracyLLC.com