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Financial Literacy Month Toolkit | @Work

Blog Article Content

Turnkey, keyword optimized article content that you can post on your blog or website to promote financial education to your consumers.

HEADLINE

- Spring Cleaning is for More Than Just Your Closet
- Get Your Financial House in Order This Spring
- Five Ways to Tidy Up Your Personal Finances This Spring

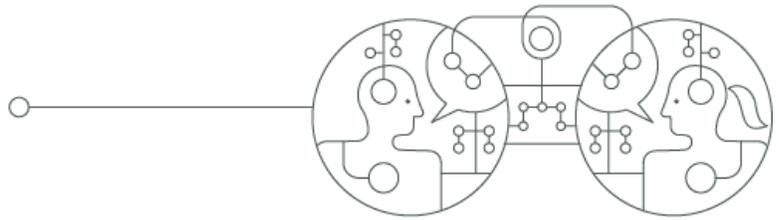
BYLINE

This post was developed as part of our partnership with EVERFI, Inc.

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When it comes to Spring cleaning, it's time to start thinking outside the box. This spirit of renewal applies to more than just your closet!

Spring is an ideal time to dust off your finances and tidy up your budget. Maybe your tax returns have motivated you to increase your emergency savings for the year ahead, or perhaps you need a refresher on the New Year's resolution you made to improve your credit score? Whatever your situation, now is the perfect time to get your financial house



in order. These four strategies can help you get your personal finances in check and maintain a strong foundation for the rest of the year.

1) Clean Up Your Credit

Your credit score can have one of the biggest impacts on your financial life - so don't let it collect dust! Did you know you can check your credit score for free with each of the three credit bureaus? Staggering your requests every four months allows you to keep a regular eye on your credit report. Once you know your score, you can set goals to continue to improve your responsible credit habits. Learn how to keep your credit score healthy with a quick lesson on credit scores & reports: [\[INSERT DEEP LINK TO THE CREDIT SCORES & REPORTS MODULE\]](#).

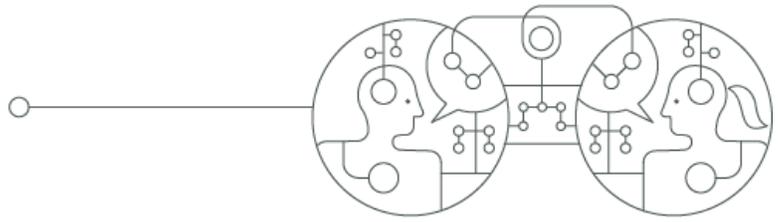
2) Pay Your Bills On Time

In today's digital age, there are various mobile payment options available to help you to get ahead of your bills. Set up online banking and use automatic bill pay to save yourself the hassle of mailing checks, and protect against the costs of missing a deadline. Additionally, many retailers, banks, and credit unions allow you to pay your bills in real time via mobile payment technology. Take our two minute course to understand how to use mobile payments responsibly: [\[INSERT DEEP LINK TO THE MOBILE PAYMENTS MODULE\]](#).

3) Protect Your Accounts

With the prevalence of digital transactions, it's important to protect yourself from consumer fraud and identity theft. In fact, nearly [3 million consumers reported fraud](#) in

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2017 alone. Regularly checking your credit score (see #1) for errors and unauthorized transactions is one simple strategy to protect your identity. Make it a priority to refresh the tactics you use to keep your identity safe this spring: [\[INSERT DEEP LINK TO THE IDENTITY PROTECTION MODULE\]](#).

4) Save for a Rainy Day

Rainy day funds protect against more than the weather. Did you know that [78% of Americans](#) do not have enough savings to cover unforeseen expenses? Saving doesn't have to be hard, although it does take discipline. Small adjustments in your daily routine can make a big difference in your ability to cover emergency costs or meet a payment due date. In addition, many savings vehicles will pay you interest on the money you have deposited, which will help your money grow over time. Commit to creating new savings habits to help yourself be better prepared : [\[INSERT DEEP LINK TO THE BUILDING EMERGENCY SAVINGS MODULE\]](#).

No matter where you start your financial Spring cleaning, incorporating these tips and tactics into your routine will give your personal finances a fresh start.

Check out our full suite of personal finance education resources [or Initiative Name] with: [\[INSERT LINK TO INSTITUTION PLATFORM\]](#). Or include a customized CTA for your consumers [here](#).