

Spring Cleaning

For Your Finances



Make springtime the season to organize your finances during Financial Literacy Month.

Plant the Seeds for Strong Credit:

Request your free annual credit report at www.annualcreditreport.com.

Renew Your "Rainy Day" Fund:

Evaluate your emergency savings balance and needs.

Tidy up Your Taxes:

Re-assess your tax withholding and change your W-4 as needed.

Assess Your Nest:

Review your rental agreement, or if you own a home, review your mortgage terms and calculate refinance opportunities.

Refinance Calculator:

<http://zwicke.nber.org/refinance/index.py>

Put an Extra Spring in Your Savings:

Examine your current contributions to your retirement accounts.

Brought to you by the Community Development and Economic Education Departments.



THE FEDERAL RESERVE BANK OF RICHMOND
RICHMOND ■ BALTIMORE ■ CHARLOTTE