

31 Days of Financial Resolutions

January 2021

<p><i>“Beware of little expenses; a small leak will sink a great ship.” – Benjamin Franklin</i></p>						<p>1</p> <p>Have a finance conversation.</p>	<p>2</p> <p>Complete spending worksheet.</p>
<p>3</p> <p>Only purchase needs.</p>	<p>4</p> <p>Spend \$5 less on groceries.</p>	<p>5</p> <p>Delete stored card info.</p>	<p>6</p> <p>Cancel subscriptions.</p>	<p>7</p> <p>Negotiate your utilities.</p>	<p>8</p> <p>Negotiate your insurance.</p>	<p>9</p> <p>Note extra costs from the week.</p>	
<p>10</p> <p>Complete budget worksheet.</p>	<p>11</p> <p>Tell someone your goals.</p>	<p>12</p> <p>Open a savings account.</p>	<p>13</p> <p>Treat the account as a bill.</p>	<p>14</p> <p>Find a coupon.</p>	<p>15</p> <p>Review goals with your friend.</p>	<p>16</p> <p>If you met goals, get a reward.</p>	
<p>17</p> <p>Complete debit/credit worksheet.</p>	<p>18</p> <p>Write down your credit score.</p>	<p>19</p> <p>Dispute errors on report.</p>	<p>20</p> <p>Identify a credit factor to improve.</p>	<p>21</p> <p>Set up automatic billing.</p>	<p>22</p> <p>Identify high APR loans.</p>	<p>23</p> <p>Monitor credit utilization.</p>	
<p>24</p> <p>Track spending.</p>	<p>25</p> <p>Pay in cash.</p>	<p>26</p> <p>Pay extra on debts.</p>	<p>27</p> <p>Add an auto savings transfer.</p>	<p>28</p> <p>Read a financial article.</p>	<p>29</p> <p>Block ads.</p>	<p>30</p> <p>Unsubscribe from marketing emails.</p>	
<p>31</p> <p>Complete goals worksheet.</p>							