

Spring-clean your finances

A Financial Spring Clean Checklist

Just as spring inspires you to refresh and declutter your living space, it can also be the perfect time to tidy up your finances.

Spring-clean your finances with this handy checklist



Declutter the Paperwork

- ☐ Gather, sort, tidy up and file the records you need
- ☐ Shred what you don't need, and securely scan and save what you do



Clear your Debt

- ☐ Look for ways to cut costs and use any extra money to pay off debt



Shine that Budget

- ☐ Track your spending with a monthly budget and stick to it



Polish your future goals

- ☐ List your financial goals for the short, medium and long term



Unpack your Spending

- ☐ Is it for survival, a want, an emergency, or an extra/nice-to-have?



Sweep and Save

- ☐ Save automatically by setting it up directly into a savings account
- ☐ Know your credit score
- ☐ Cancel unnecessary subscriptions that don't really make your life better
- ☐ Plan for emergencies



Tidy-up your financial situation

- ☐ Schedule a meeting with your financial adviser
- ☐ Update your will
- ☐ Check your short-term insurance cover
- ☐ Take stock of your existing investments
- ☐ Make sure your retirement contributions are on track
- ☐ Look at your life insurance policies and beneficiaries

Source: Money Crashers | Lifestyle and Tech

Speak to your financial adviser.

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214 spring into september | sept 2026

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Notes/Reminders

- Be Realistic
- Focus on one thing at a time
- Commit
- If you don't have the money for it now, save up for it.