



After a cold winter, it can be thrilling to see the temperatures climb just a bit higher. This might also get you thinking about your spring cleaning. While the weather might not be warm enough for you to relax outside, it could be the perfect time to get a few things done so when the time comes, you can enjoy!

If you're anything like me, an organized checklist can keep you focused on the goals that lie ahead. That's why we've created this list of all the tasks you should aim to get done this month, before moving on to the deep spring cleaning in April. Here's your March home maintenance checklist:

**Clean your yard:**

Make sure your yard is free of debris and anything that might get in the way when you start your lawn care routine.

**Clean your deck:**

Sweep your deck and consider scrubbing it with a mixture of deck cleaning solution and water. Avoid using a power washer.

**Clean your garage:**

Take an afternoon this month and reorganize your garage. Start by taking everything out and giving it a good sweep. Then begin putting items back in order.

**Inspect gutters and roof for ice damage:**

You may notice leaks as the weather gets warmer. Water might find its way inside your home. You'll want to be sure to insulate better to prevent further damage.

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After Hours and Weekends-Maintenance Emergencies Only

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## 4 TIPS TO SPRING CLEAN YOUR FINANCES

### 1. Request a free credit report:

You can request a free credit report every 12 months from each of the three major consumer reporting companies, (Equifax, Experian, and Trans Union). Once you have your credit report, you can check for and correct any errors. This is especially important if you're thinking of making any big purchases, like buying a new home. This checklist will help you know what to look for in your credit report.

[Annualcreditreport.com](https://www.annualcreditreport.com)    [Creditkarma.com](https://www.creditkarma.com)    [Creditsesame.com](https://www.creditsesame.com)

### 2. Address debt:

If you're facing a large debt or your payments are overdue, your first instinct may be to ignore the debt or hope it goes away, but that may make things worse or lead to more stress down the line. There are strategies that can help you make payments that work for your financial situation.

First, review your bills and make sure you understand what you owe.

Second, contact your lender to see if alternative payment options are available. You may be able to change your due date so that a payment is due closer to when you receive your income, or you could explore extended repayment options depending on your situation.

### 3. Review your spending:

Have you ever looked at your credit card bill and wondered where all those charges came from? Have you found yourself swiping your credit card for a purchase before you've had a chance to think about it?

Gain control over your credit card spending by taking a close look at your credit card purchases over the past couple months. If you're looking to cut back, try breaking down necessary expenses vs. wants. Once you see how you're spending, try creating a "rule to live by" to make sure that you stay on track. These kinds of simple personal guidelines, such as using cash for smaller purchases, make it easier to stick to your goals over time.

### 4. Save automatically:

After checking your budget, you may see some more opportunities to boost your savings.

For example:

- If you have a bank account and direct deposit, you may be able to arrange to automatically deposit some of your paycheck to a savings account every time you're paid, instead of all of it going into a checking account.
- You can check with your employer to see if it's possible to split your paycheck in two accounts. You may also be able to transfer some of your paycheck to from your checking account to your savings account.
- You can check with your bank or credit union to see if you can set up automatic transfers.

Did you know that 46% of consumers indicated that they could not pay for an emergency expense of \$400.00?

When you save for unexpected expenses, you can handle them when they happen without having to skip other bills or borrow money. Start with \$500.00 as your goal. This is enough to cover common emergencies, like car repairs, a plane ticket to care for a sick family member, or smaller medical bills.

## IMPORTANT DATES

In mid March, homes across the country will begin receiving invitations to complete the 2020 census. Once the invitation arrives, you should respond for your home in one of three ways:

Online, by phone, or by mail.

Census results help determine how billions of dollars flow into states and communities each year.

The results determine how many seats in the Congress each state gets.

It's mandated by the U.S. Constitution in Article 1, Section 2: The U.S. has counted its population every 10 years since 1790.

So, if you see those census surveys come in the mail, don't just throw them out, they help people, like you and me.