

Get a Financial Check Up

There are several things that you can do to check your financial wellness. If you will take time to address these issues, you will be off to a great 2015 year.

Calculate your net worth. Record all your assets including bank accounts, savings, investments, etc. Total all of your debts and subtract them from your assets and you will have your net worth. Do this annually.

Check your credit. Have you received your free annual credit report from the three credit reporting agencies? Make sure all of the report information is accurate and only has your information and credit history on it. Take immediate action if things are incorrect. There is information on how to dispute a claim at ftc.gov. Then click on **customer information**. To get a free report go to annualcreditreport.com or call 1-877-322-8228.

Opt out of pre-screen credit or insurance offers. It is simple go to OptOutPrescreen.com. You can opt out for five years.

Sign up for the "Do Not Call Registry." To get your phone number on the Do Not Call Registry for five years, go to www.donotcall.gov. You can also register by phone 1-888-382-1222.

Contact your credit card company to see if you can reduce your interest rate. You can call a number that is on the back of your statement or visit the website of the company where your credit is.

Check on all financial accounts. Make a point to review all checking, savings, money market accounts, CDs, and other investment accounts. Are you getting the best interest rate on your accounts? Should you move your account or keep less in the lower interest accounts.

Review all utility and telephone bills. Check all bills to see if you can cut down on monthly costs. Review telephone services to see if you can reduce some of the expenses.

Review television coverage plans. If you have cable or satellite TV, review the costs and evaluate your viewing habits. You might find ways to cut back if there are services that you are not using.

Review insurance coverage and needs. Review homeowners, auto, medical and life to make sure you have adequate coverage for yourself and your family. If you have adequate savings, increase your homeowners or auto insurance deductibles to lower premiums. If you save and pay your premiums one time for the year instead of month to month, you can save even more.

Reduce your risk of identity theft. Be cautious with your identity. Do you sign your credit card? **Write "See ID" on it.** Do you supply personal information over the internet? Do you leave mail in your mail box? Do you shred unwanted mail containing personal information? Do you leave your computer on 24 hours a day? Make sure your computer is off when you are finished, it will save you energy and money and lessen the chance of identity theft. Unless it's absolutely vital, don't give out your Social Security number.