March ‘Consider This’ Content Toolkit

You help your members afford life – we’ll help you do that. To aid with your public relations, media relations and marketing workload, we’ll provide you with personal finance content each month to use in your credit union’s communication channels.

Here’s the story…

*Our Consider This release contains useful information and tips to share with your members in your longer-format communication tools, including newsletters, blogs and/or website articles. Use this story however you’d like!*

**Spring cleaning is for finances, too...**

Spring cleaning is upon us! There’s nothing quite like airing out your home from a long winter, scrubbing it down to a sparkly shine, and decluttering the mess that’s piled up. Deep cleans are meant for more than just your house, though. Your finances most likely need some spring cleaning, too.

As you’re cleaning and getting rid of old items around the house, don’t forget to take a dustpan to your financials, as well.

According to [Nerd Wallet](https://www.nerdwallet.com/article/credit-cards/6-steps-for-financial-spring-cleaning-pandemic-style), spring is a good time to “conduct a thorough review of your finances and address any neglected areas.” The first and easiest way to conquer that task is by updating your budget, which changes in different areas each year. It’s good to reassess spending habits at least once a year.

Financial goals can change over time, particularly during pandemic years, so reevaluating them each spring is important. Everything from annual vacations to new jobs should be included in your list of financial goals.

Other ways to clean up your finances this spring include reviewing your insurance coverage, streaming and cutting unnecessary subscriptions, updating credit cards based on your spending habits in order to maximize rewards and incentives, and make sure your mobile app balances (PayPal, Venmo, Cash App) have zero balances in order to collect interest on cash that is otherwise just sitting there.

No matter how or when you comb through your finances, it’s important to do it at least once a year. But why not tie it into annual spring cleaning and knock everything out at once?

**How to spring clean your finances**

It’s spring cleaning time, but don’t only focus on your house; your finances need a good spring cleaning, too! Learn the best tips for a thorough financial scrubbing from [Money Crashers](https://www.moneycrashers.com/spring-clean-finances/).

**Get rid of old stuff –** This one is pretty self-explanatory: Clean your house of all the things you never use anymore and make a little money at the same time. It’s a win-win!

**Clean up your paperwork** –Move all your paperwork to a digital format, backing important documents up in two separate places, like an automated cloud service and an external hard drive, to cut down on unnecessary clutter.

**Automate your savings** – Bulk up your savings by splitting your direct deposit between your checking and savings accounts. If it’s not there, you won’t miss it. You’ll actually end up tricking yourself into saving more.

**Review your credit reports for errors** – You can check your credit report for free with the three main credit bureaus once a year for each. Now is the best time to comb through your reports and make sure there are no errors. Next, sign up for a free credit monitoring service, like [Credit Karma](https://www.creditkarma.com/credit-monitoring?utm_source=impact&utm_campaign=Money+Crashers%2C+LLC&utm_medium=affiliate&click_id=R7cQJL2mWxyIWtMyvTVEPXZxUkBX0r0vP1izQY0&adgroup=Online+Tracking+Link&adcampaign=impact_acq_2019).

For Social Media…

*Here are a few timely messages in 280 characters or less for your credit union’s social media presences.*

**#CreditUnions**

Do you know the differences between a credit union and a bank? Find out more:<https://yourmoneyfurther.com/>

Credit unions offer lower rates on car loans than banks! Learn more:<https://yourmoneyfurther.com/>

CUs exist to serve their members, not make a profit for shareholders. Learn more:<https://yourmoneyfurther.com/>

Get a jump on your finances by visiting your local credit union today. Learn more:<https://yourmoneyfurther.com/>

**#SpringCleaning**

It’s time for #SpringCleaning! Just like your home, your finances need to be cleaned, too. Learn more here: *Link to release/article*

Have you started #SpringCleaning your finances yet? Now’s your chance! Click here for more info: *Link to release/article*

Learn some helpful #SpringCleaning tips for your finances here: *Link to release/article*