



## Tips for Using Digital Tools to Spruce Up Your Finances

Spring cleaning can produce a pile of old clothes and stuff to take to Goodwill. But tackling a financial cleanup using online tools to declutter and streamline your records will yield a much different sort of refuse. Here's a to-do list to help tackle the job.

- 1. Set up automatic bill payments.** Release yourself from unnecessary paper and sign up to have [bills paid](#) automatically through accounts at institutions like Radius Bank. You'll reduce clutter and be able to rest assured that bills are taken care of each month. All you have to do is to make sure there's enough money in your account to cover them.
- 2. Ditch receipts.** Whether it's the glove box, a purse, or a box in a closet, most people have somewhere to stash all those receipts they need to save for expense reports or tax time. If your paper trail is scattered, it might be a good time to streamline it using a service such as One Receipt.
- 3. Budget online.** Graduate to a more sophisticated method of keeping track of spending. Apps such as Mint and BudgetPulse can ensure your budget is always readily available. Sync up a bank account to monitor spending and have alerts sent when you overspend.
- 4. Change passwords.** If you haven't revised your passwords in a while, during spring cleanup is a good time to do it. Keep a record of passwords in a secure place to ensure you don't forget. They should be a secure mix of letters, numbers and symbols — not just a familiar word or name.
- 5. Know the vitals.** The final and most important step is deciding what to get rid of and [what to keep](#). There are certain things you need to hold onto forever, such as vital records, education transcripts and family vaccination records, as well as current insurance policies, wills and advance directives. Tax records need to be kept for at least seven years.
- 6. Get e-statements.** For those who prefer to keep digital records, elect to receive monthly account statements electronically (through online banking, for example) and rid yourself of excess paper. Some financial institutions offer [checking accounts](#) that encourage users to accept e-statements rather than paper sent by mail."
- 7. Be prepared for the worst.** Compile an [emergency financial packet](#) of essential information to put in a grab-and-go place so it's handy in the event of a disaster.

Nowadays there's a huge online infrastructure to help you streamline your finances; you just have to use it. Buy a crosscutting shredder and go to town on old utility bills and bank statements, unneeded medical records and anything with Social Security numbers on it that you no longer need. Relieve yourself of this burden by going digital — you won't regret it.

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