



## **Eight Steps to Simplify Your Finances**

If time is a precious commodity for you, here are eight ideas to save time and reduce the stress and anxiety of managing your financial affairs.

1. Enroll for direct deposit. It eliminates trips to the bank and gives you quick access to your money.
2. Sign up for overdraft protection. By linking your checking account to a line of credit you avoid the cost, hassle, and embarrassment of a bounced check.
3. Establish an automatic savings plan. Regular, automatic transfers to a savings account will add up.
4. Use electronic bill paying. Eliminate the dreaded task of writing checks.
5. Consolidate your financial relationships. Dealing with one institution makes everything easier.
6. Consider personal finance software. Many programs make handling your finances easier and quicker.
7. Build a safety cushion. Be ready for unexpected expenses or use some extra for a special vacation.
8. Review your investments. Make sure your asset allocation matches your time horizon and risk tolerance.

Emprise Bank offers many of these resources, so stop by your local branch or sign up online if you haven't done so already.