

Client Goals: To be more disciplined with spending, invest more, save more

Within 2 weeks (Jan 30th):

- Start tracking your spending
 - Set up [Mint](#) app/website & start reviewing spending on app/website
- Start building emergency fund (\$12,000)
 - Automate \$500 deposits on the 1ST of each month into your [American Express High Yield Savings Account](#) (This has a great savings rate you should definitely use this account!)
- Use your [Chase Freedom Flex](#) credit card for spending
 - It looks like this card offers 1-5% cash back on certain purchases— so as long as this doesn't encourage you to spend more, you should use this for all your spending to maximize rewards

Within 2 months (March 15th):

- Consolidate your accounts for better organization
 - Change your deposits to your Chase Checking instead of Bank of America
 - Move all subscriptions (Netflix, Apple, Spotify, HBO) to Chase Checking or Chase credit card rather than Bank of America
 - Close Bank of America accounts
- Check if your employer has retirement matches
 - You could be missing out on free money if you aren't contributing the amount that your employer will match
- Automate \$200 deposits into your brokerage account **OR** set up robo-advisor investing account and automate \$200 deposits
- Move business expenses to business account
 - Calendly
 - Wix
- Cancel subscriptions you are no longer using
 - Wall Street Journal
 - Crunch membership

Other Notes:

- These are options for robo-advisors (automatically invest/manage your money for a low fee): [Betterment](#), [Wealthfront](#), [Sofi Automated Investing](#)