**5 Quick Steps to Improve Your Financial Life**

Did you know that there are many easy, everyday opportunities to save more, spend less and gain a greater peace of mind about your finances? The \_\_\_\_\_\_\_\_\_\_\_\_ Society of CPAs highlights just a few options that you can put to work immediately.

**Make Savings Automatic**

Setting aside money for the future is always a good idea, but you’re more likely to do it if you make automatic contributions to savings. This task can be even easier with [mobile apps](http://www.nytimes.com/2016/03/27/your-money/apps-that-make-saving-as-effortless-as-spending.html?_r=0) that allow you to set a budget for spending and saving and track your progress toward your goals. Remember to do some online research to find the best savings account interest rates. Not sure where you’ll find the cash to save? Start by contributing just a small amount and [see how it can add up over time](http://www.360financialliteracy.org/Calculators/Savings-Calculator).

**Do a Financial Review**

Once you’ve set up automatic savings, don’t forget to review all your investment choices at least annually to ensure they still meet your needs. For example, if your income has gone up recently—or if you have a child who’s getting closer to college—it may be time to increase the amount you’re setting aside for the future. And as you get closer to retirement, you may want to pump up your contributions to an IRA or other tax-advantaged savings vehicle and adjust your [investment choices](http://www.360financialliteracy.org/Topics/Investor-Education) depending on your goals and your risk tolerance. Review your investment accounts, too, to see how they’ve reacted to market swings, if they’re still performing well and if they’re on target to help you reach your goals. When you have outstanding credit card debt, assess your accounts regularly to see if you can find a lower interest rate or pay off your balance sooner.

**Don’t Overlook Company Benefits**

Are you taking advantage of your employer’s matching contribution to a workplace retirement plan? Will using an employer sponsored [flexible spending account or health savings account](http://www.360financialliteracy.org/Topics/Insurance/Health-Care-and-Health-Insurance/Deciphering-Health-Savings-Vehicles) help lower your medical costs? Do employees qualify for discounts on travel or retail purchases? Does the organization have financial literacy or wellness programs? Don’t miss out on the range of valuable benefits that many companies offer that can save you money or provide useful financial planning or health information.

**Redeem Your Rewards**

Choose a credit card that [offers rewards you can use,](https://www.nerdwallet.com/blog/top-credit-cards/nerdwallets-best-rewards-credit-cards/) whether that means cash back, travel, or some other type of reward. Find the card that gives you the best rewards for the purchases you make and offers easy redemption. In making your selection, watch out for high annual fees and determine if their costs could erase the card’s benefits. Be sure to redeem your rewards rather than letting them expire or go unused. A recent [survey](http://www.aicpa.org/press/pressreleases/2016/pages/survey-reveals-americans-not-redeeming-travel-rewards.aspx) found that few Americans actually take advantage of these perks to save on airline travel and hotels.

**Protect Your Documents**

Many important documents are critical to our financial lives. That’s why it’s important to store them—including your will, bank and investment account information and insurance policies, among others—in a disaster-proof location that will be easy to access in case of emergency. Make sure that your loved ones know how to find the documents and have whatever keys or passwords they’ll need to access them.

**Consult Your CPA**

When you set up a personal meeting with your local CPA, you receive expert advice on a wide range of financial topics, including insights that can help you enhance any area of your financial life. Turn to your CPA for help with all your financial concerns.