

# Latino Lubbock Magazine: Clarity From Clutter

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Last month's issue was on goal setting. Now that you have a goal, take small steps toward achieving it. Here are some ideas to keep you on track.

The first baby step is to organize your financial paperwork. Invest in a simple filing cabinet and folders. Organize utility bills, pay stubs, bank and credit card statements less than two years old. Also keep important documents such as active deeds, insurance policies, receipts for big-ticket items, marriage licenses, wills, birth certificates, tax returns, and year-end investment statements. Shred papers you don't need.

The next baby step is to track your bills. Don't get caught off guard! Write the due dates for all bills for the rest of the year. In addition to monthly expenses such as mortgage/rent, utilities, and loan payments, include periodic expenses such as insurance, vehicle registration, car repairs, tuition, school supplies, birthday gifts, property taxes, etc. These expenses occur infrequently, making them easy to forget about.

Lastly, simplify your bill paying process. Set up automatic bill pay. If you do it manually, pay your bills either on payday or weekly or bimonthly. And of course, check your bank account balance first, or else you'll overdraft.

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