



AS SPRING ARRIVES, KEEP WINTER'S RESOLUTIONS IN MIND

As the weather warms up and trees and flowers begin to bud, remember to focus on the beauty as it unfolds around you. Often, it is easy to get busy and not pay attention as things change around us. This can also happen with your finances. After the holiday season, New Year's resolutions may involve goals to budget, save, or cut back on spending. Use this spring season as a reminder of the beauty of the new, green, budding growth in that savings account you started. Stay focused; don't look away from your goal.

Paying attention should also involve watching your accounts and credit cards for identity theft or fraud. Some credit cards provide an alert system for customers that will send a text message

if your card is used but not present for a transaction (for example, an online purchase). This saved me when my credit card number was stolen over the holidays this past year. It is one step better than checking your account statement regularly, since you can fix it quickly, immediately after someone else has used your card. Call your credit card company or peruse its website for this feature and add it to your account. It is a quick and easy way to protect your credit and your accounts.

Also, remember to check your savings and checking account balances regularly. Don't blink; keep your eyes on your money. Does your bank provide a budgeting tool? Use that and regularly track your spending so you can achieve your goals and protect your account balances.

Just as it is healthy for us to stop and smell the roses, appreciate family and friends, and the landscape around us, remind yourself to take the time to check in with your finances. Build time into your schedule to do so. You will be glad you did.

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