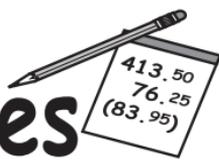




Personal Finances



Give Your Finances A Clean Sweep

by John Addison

(NAPSA)—Any time of year can be the right time to get your home office organized—and while you're at it, your finances, too. Here are some tips:

- **Take out the garbage.**

Start with your desktop—not your computer, the real one. If your desk is covered in paperwork, weed out what's important and store key documents in a central place. This could be a good time to dust off your credit report as well. If you are the victim of identity theft, one of the first places it can show up is on your credit report.



Addison

Even though new legislation entitles you to one free re-

port each year, it's estimated that only 10 percent of consumers are taking advantage of it. According to Money magazine, 33 percent of those who did get a report found errors.

To request a copy, visit annualcreditreport.com or contact one of the major credit bureaus: Equifax, Experian or TransUnion.

- **Make everything within reach.** When organizing your office, it's important to keep frequently used items close at hand. The same applies to your financial goals. Set goals you can reach. For example, start your retirement fund by putting a set amount every month into an Individual Retirement Account (IRA).

- **Have a backup plan for files and finances.** If you have important documents stored on your computer, back them up onto

CDs once a month and store them in a fireproof safe. When it comes to financial backup, create an emergency fund of at least three months' salary. Also, update your life insurance policy. Newsweek recently stated that for a married couple with two children, it is advisable to have life insurance protection that equals eight times your annual income. And while you're at it, make sure your will is current.

- **Shred it and forget it.** If you don't have a paper shredder, get one. Shred old quarterly statements on investments once you have the annual statements. Also, shredding anything you don't need that contains your Social Security number or birth date can be your first line of defense against identity theft.

- **Make it automatic.** One easy way to eliminate clutter may be to sign up for online banking and cut down on the need for paper statements. Plus, you can set up monthly withdrawals from your checking account that are deposited into an IRA—starting with as little as \$25 a month.

The guidance of a financial professional can often be helpful when making changes such as these. For example, the financial professionals at Primerica have created a guide that shows you how to take control of your financial life. To get a copy of "How Money Works," write to Primerica, 3120 Breckinridge Blvd., Duluth, GA 30099, ATTN: Corporate Relations, or call (770) 564-6329. For more information, visit www.primerica.com.

John Addison is Co-CEO of Primerica, a subsidiary of Citigroup, Inc.