MORTGAGE UPDATE

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HAPPY NEW YEAR!

The new year is a perfect time to refresh your financial mindset no matter what your 2025 goals are. Start by setting clear goals, such as saving a specific percentage of your income, paying down debt, or building an emergency fund. Consider automating your savings to make it effortless and consistent. By embracing smarter financial habits, you can turn this year into one of growth, stability, and progress toward your long-term dreams.

CUTTING THROUGH THE CLUTTER:
HOW TO MANAGE YOUR SUBSCRIPTIONS

Subscriptions are everywhere—streaming services, fitness apps, meal kits, and more. It's easy to lose track of what you're paying for, but the good news is you don't need to spend money on apps to easily figure it out. Here's a quick guide to get control of your subscriptions for free.

Review Your Bank and Credit Card Statements: Log into your bank or credit card account and scan the last three months of statements. Look for recurring charges, often labeled as "subscription" or "recurring."

Check Your Email for Subscription Confirmations: Search your inbox using keywords like "subscription," "receipt," or "trial." This can help you identify services you may have forgotten about.

Turn Off Auto-Renew: When possible, turn off auto-renew for services you don't frequently use. This gives you more control and ensures you aren't charged unexpectedly.

UPDATE YOUR SUBSCRIPTIONS IN 5 MINUTES

IPHONE

iPhone (iOS):

- **Go to Settings: Open the Settings app on your iPhone.**
- **Tap Your Name: At the top of the screen, tap your name or Apple ID.**
- **Select Subscriptions: Tap Subscriptions to see a list of active and expired subscriptions tied to your Apple ID.**
- **Review Details: Click on any subscription to see renewal dates, pricing, and cancellation options.**

ANDROID

Android (Google Play Store):

- **Open the Google Play Store: Launch the Play Store app.**
- **Tap the Profile Icon: At the top-right corner, tap your profile picture or initials.**
- **Select Payments & Subscriptions: Choose Payments & Subscriptions and then Subscriptions.**
- **Manage Your Subscriptions: You'll see all active and inactive subscriptions tied to your Google account. Click on any to manage or cancel them.**