

How to Show Your Money Some Love

By Anne Pappmehl

Have you ever thought about your relationship with money? You work hard for your money and want it to work hard for you in return.

Here's a quick checklist to see where you're on track and where you might be able to "show your money some more love":

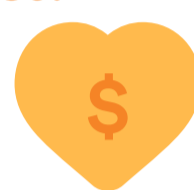
1 Do You Give Your Money Enough of Your Time and Attention?

Do you regularly check your bank balances, credit card statements and investment account reports? Do you pay your bills on time?

Do you review your financial plan at least once a year to ensure you're meeting your short-term, mid-term and long-term goals?

2 Do You Treat Your Money with Respect?

By not wasting it or taking it for granted, and by living within your means?



3 Do You Deal with Unresolved Money Issues?

Perhaps you're ignoring some growing credit card debt, spending too much on things you don't need or neglecting to save?

4 Do You Keep Your Money Safe?

Are you keeping some of your money in safekeeping to use in case of an emergency?



5 Are You Careful with Your Money Online?

Do you have a hard-to-guess banking PIN?

Do you change your passwords regularly?

Are you careful to not share them with anyone?

Do you shop online only at secure sites, avoid public WiFi for credit card transactions, and stay alert to email banking scams and phishing schemes?



6 Do You Nourish Your Money?

Are you regularly adding to your savings and investments whenever you can? Perhaps you can automate your savings so it can do the work for you?



7 Is Your Relationship with Money Growing?

Are you working to improve your financial literacy, learning more about how money works and becoming more financially self-sufficient?

8 Is Your Attitude Towards Money Healthy?

Do you view money as an important everyday tool?

Are you comfortable discussing money, or do you see it as a taboo subject and source of anxiety?



9 Do You Show Your Money Some Gratitude?

A great way to show your money some love and appreciation is by using it to do some good—say by donating to charity, giving gift cards you're not using or being generous to someone in need.