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***Spring***  
***Clean Your***  
***Home and***  
***Your***  
***Finances***

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## Spring Clean Your Home and Finances

### Talking Points

What things do you consider when you think of spring cleaning? What are some of your favorite/least favorite spring cleaning chores?

Do you ever think about “spring cleaning” your finances?

It is important to take time to “clean” up financial records

Identify old statements that can be shredded or thrown away. It is *always* a good idea to shred any paperwork that contains personal information (especially bank account, credit card and other financial info).

- Old utility bills
- Old credit card bills
- ATM receipts
- Cancelled checks (after one year)
- Pay stubs and bank statements (after one year)-You may want to keep 2 years of financial documentation to verify income if planning on applying for a loan in the near future.
- Tax returns and supporting documents should be maintained for a minimum of 3 years.

As you are spring cleaning your finances, consider updating insurance records. Proper documentation of household goods is always helpful in the event that you need to process a claim. Make a list of valuables (note manufacturer, model and serial number). A good tip is to use a camera to take pictures of items you inventory.

Source: Family Financial Management-MoneyWise newsletter April 2012

## **Spring Clean Your Budget**

Our budgets need annual reviewing as well. As incomes, expenses, and financial goals change, we need to be in the habit of regularly reviewing our spending and savings habits. Spring cleaning your budget can help keep your wallet focused on financial priorities. Consider your needs and wants. Are your financial priorities aligned? Have you taken on new debt or added a recurring expense to your budget? Prioritize your wants by deciding what is most important.

Also, consider any progress you have made financially in the past year. Have you paid off a loan or debt? What does the balance between your income and expenses look like? Can you “clean up” any areas to bring your financial goals more in balance?

Source: MoneyWi\$e 2022

## **Spring Clean Your Mobile App Balances**

Check any rebate or coupon apps you may use. It may be time to “cash out” your rewards and earn some interest on those dollars.

## **Spring Clean Unwanted Mail and Voicemail**

National Do Not Call Registry [www.donotcall.gov](http://www.donotcall.gov) 888-382-1222

To stop pre-approved credit and insurance offers:

[www.optoutprescreen.com](http://www.optoutprescreen.com) 888-567-8688

Manage your mail by registering with the Direct Mail Association [www.DMAchoice.org](http://www.DMAchoice.org) There is a processing fee of \$2 and this registration lasts 2 years.

Source: Kelly May, Senior Extension Associate for Family Finance and Resource Management

## **Appliances Need Spring Cleaning Too**

*Traditional Drip Coffeemaker*-Remove mineral deposits by running a cycle with half water and half vinegar using a paper filter. Turn coffeemaker off and let set for an hour after half liquid has brewed. Finish cycle and then run 2 cycles through a new paper filter.

*Dishwasher*- Wipe down gasket area of door and clean food filters in bottom of the dishwasher. Run 1 empty cycle with full glass of vinegar on top rack.

*Microwave*- Fill microwave safe container with 1 tablespoon white vinegar and 1 cup water and microwave until half has evaporated. This will take several minutes. Leave container in microwave for 10 minutes with door closed. Remove container carefully and wipe down the interior with a clean sponge or cloth.

*Clothes Washer*- Take out removable softener/detergent dispenser, wash with soap and return. Run one cup of bleach through the washer and run an empty load using cleaning cycle or a long cycle. When finished, wipe down the gaskets and interior of washer. Tip: Wash a white load next in case there is leftover bleach residue.

*Refrigerator*- Change water filters as directed and vacuum condensers at the bottom and top of refrigerator according to appliance manual instructions. Wipe down outside. Clean inside by removing contents and wiping down shelves and drawers. Remember to clean rubber gaskets inside doors.

## **Spring and Summer Home Maintenance-Caring for the Inside of Your Home**

There are a number of home maintenance steps that can be done inside your home.

### **Air and Vents:**

Have your HVAC system checked and serviced

Check air conditioner and furnace filters and replace as needed

Clean dust buildup from registers and vents

Dust fan blades and vacuum out the dust from bathroom fan vents

Make sure vents are not blocked

Windows and doors:

Check for air and water leaks

Check and replace caulking and weather stripping

Oil the garage door opener

Appliances:

Check the filter on the kitchen exhaust fan

Dust the back of washer and dryer units

Vacuum lint from dryer vent and clean the exhaust duct

Check washer hoses

Plumbing:

Check for leaks around sinks and toilets

Clean mineral deposits from faucets and shower heads

Check kitchen and bath caulking

Other:

Test smoke alarms and carbon monoxide detectors

Check fire extinguishers

## **Fragrant Kitchen Cleanser**

2 tbsp white vinegar

2 pints water

4 drops essential oil

Combine ingredients in a spray bottle and use as a final rinse after cleaning kitchen surfaces. Store in a cool, dark place.



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# FAMILY FINANCIAL MANAGEMENT

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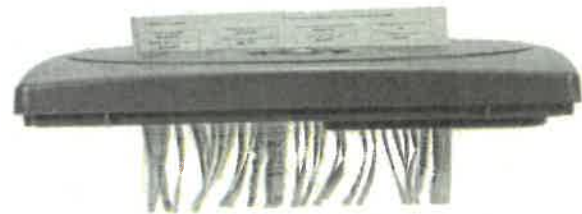
[www.uky.ag/MoneyWise](http://www.uky.ag/MoneyWise)

## THIS MONTH'S TOPIC: Green Spring

**W**ith what appears to be an early spring, many people may have already started spring cleaning. As you prepare your house by dusting and cleaning, remember that spring cleaning should not be limited to only the physical space of your house.

Take time to "clean" up financial records. Sort through financial paperwork, identify old statements which can be shredded or thrown away. It is always a good idea to shred any paperwork that contains personal information, especially bank account, credit card, or other financial information. Are old utility and credit card bills cluttering your house? In general, you can shred utility statements, ATM receipts, and cancelled checks after one year. Before shredding, be certain you have verified payment or posting to the account and there are no billing issues.

Typically, you can shred pay stubs and bank statements after one year. However, if you apply for a loan in the near future remember that lenders now ask for more financial documentation to verify income. You may want to maintain two years' worth of documentation.



Tax returns and all supporting documentation should be maintained for a minimum of three years, but no more than six years.

Once you have cleaned up all of the paperwork, take time to get organized. Create a filing system. This is also a good time to review other important documents. Have you experienced any life changes in the last year? If so, you may need to update life insurance policies, will, or estate plan.

Finally, as you spring clean, consider updating your insurance records. Proper documentation of household goods is always helpful in the event that you need to process a claim. Make a list of valuable items; be certain to note manufacturer, model, and serial numbers. Carry a camera with you and take pictures.

Written by: Jennifer Hunter, PhD, Assistant Extension Professor, Family Financial Management

Source: Time to Spring Clean, Ohio State University Extension Family and Consumer Sciences, <http://osufcs.wordpress.com/2011/04/25/time-to-spring-clean/>



## *This spring, take the time to “clean” up your financial records*

### **Go Green as You Clean**

As warmer temperatures move into the forecast, spring cleaning may make its way to the top of your to-do list. This year why not go green as you clean? Here are few simple tips to incorporate into your cleaning routine.

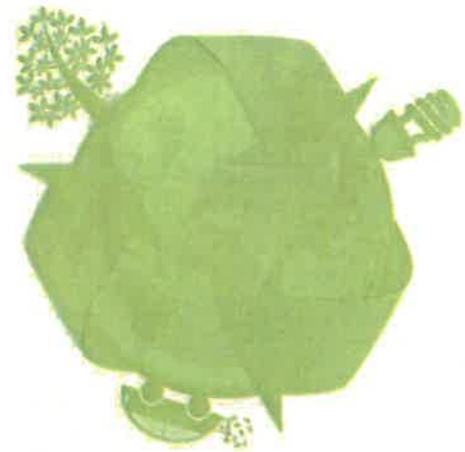
- Save money by making your own “green” cleaning products using common household items, such as vinegar, baking soda, and lemon juice. For example, to clean and shine glass, mix ¼ cup of ammonia, 2 tablespoons of vinegar, and 1 cup of water. For additional information on how to make your own “green” cleaners, contact your county Family and Consumer Sciences Agent.
- As you reorganize and declutter areas such as closets and drawers, collect items such as clothes, toys, and books that you no longer want. Donate these to a local charity such as Goodwill and receive a tax deduction.
- Host a swap party with family, friends, and neighbors. Ask guests to bring gently used items they no longer want, such as accessories, purses, book, toys, or even clothing if guests wear the same size. At the event, trade items you brought with items your friends brought. Walk away with a like-new purse, necklace, or pair of jeans.
- Use items such as torn clothes or old sheets and towels that cannot be donated as rags for cleaning.

Written by: Ashley Osborne, Extension Associate for Environmental and Natural Resource Issues

Resources:

[http://www.extension.org/pages/Make\\_Economical,\\_Healthy\\_and\\_Green\\_Household\\_Cleaners](http://www.extension.org/pages/Make_Economical,_Healthy_and_Green_Household_Cleaners)

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### **Helping Your Teen Go Green**

April 22 will mark the 42nd celebration of Earth Day. Encourage your teen to go green! Visit <http://www.epa.gov/pick5/> and together with your child, take part in the Pick Five for the Environment Program where you can pledge a simple act to help the environment. Many acts can save your family money too, such as pledging to turn the water off when brushing your teeth, or to turn off or unplug electronic devices when not in use. Brainstorm with your child other ways you can work together to save money by going green. What can you reduce, reuse, repurpose, or recycle? For more ideas on how to save money and the environment, and to learn of Earth Day events in your area, visit <http://www.epa.gov/earthday/>.

Written by: Nichole Huff, Doctoral Student, Family Sciences

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## THIS MONTH'S TOPIC: SPRING CLEAN YOUR BUDGET

As you spring clean your home this year, also consider spring cleaning your household budget. Like our homes, our budgets need annual maintenance. As changes occur with our income, expenses, and financial goals, we need to be in the habit of regularly evaluating our spending and savings practices. Whether you're preparing for tax season, or dreaming of your next vacation, spring cleaning your household budget keeps your wallet focused on financial priorities.



### REMOVE "DUST BUNNIES"

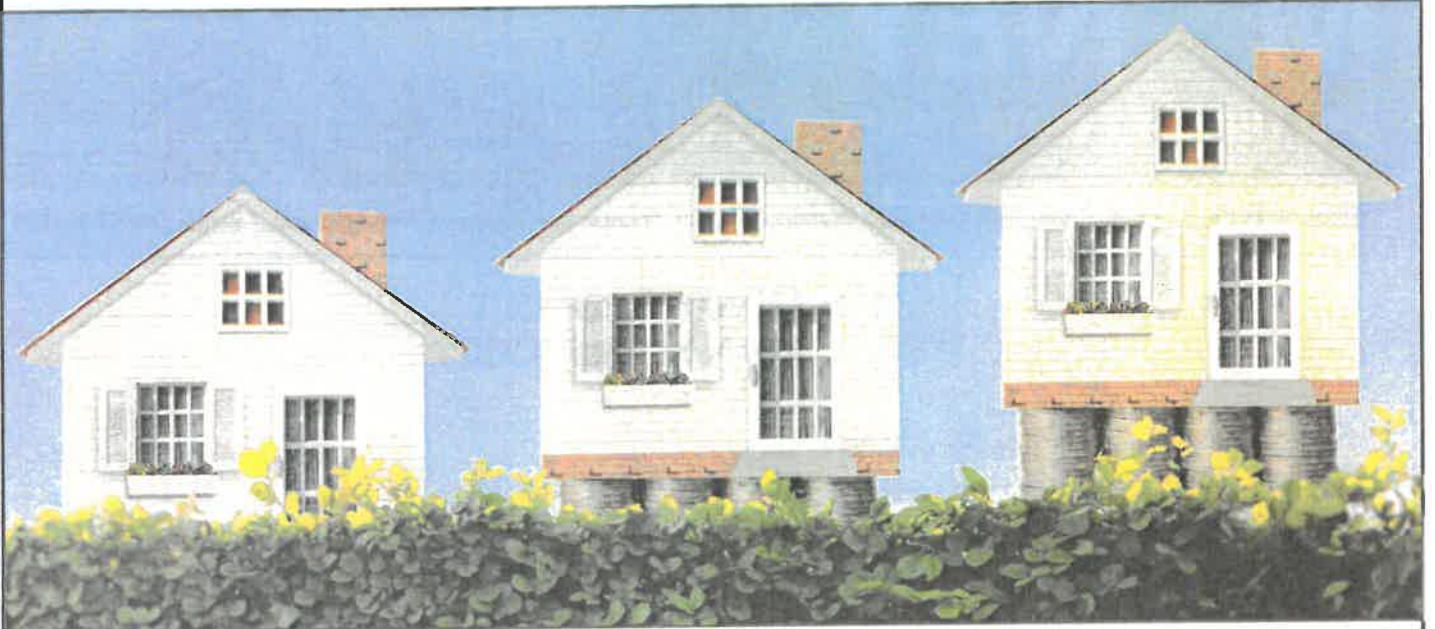
Start financial spring cleaning by looking at what's collecting dust in your accounts. Is there a service, membership, or subscription you're no longer using? To save money, clean up any automated charges you may have forgotten about. Did you start a free trial but forgot to cancel it? Have you stopped going to the gym but never ended your membership? Are you paying for a home phone line you never use? Or a data storage plan you don't need anymore? Is there a monthly subscription that would be cheaper if you paid annually? Overlooked fees, services, and recurring charges are often easy "cleanups" that will put money back in your account.

### MAKE FINANCIAL REPAIRS

Like our homes, our budgets may need repairing from time-to-time. Consider your **needs** (such as housing, food, and monthly bills) versus **wants** (such as streaming services, restaurant meals, and anything "extra"). Are your financial priorities aligned? Do you focus on purchases that are most important to your family? You may need to identify parts of your budget that need repair. Also take the time to reflect on any changes to your financial situation. Have you taken on any new debt or added any new reoccurring expenses? If so, make sure they are reflected in your current budget.



## START FINANCIAL SPRING CLEANING BY LOOKING AT WHAT'S COLLECTING DUST IN YOUR ACCOUNTS



Look ahead to expenses you anticipate in the upcoming year or next few years. Then draft a savings plan so that you're prepared when the time comes. Perhaps you're saving for a child's braces, a vehicle for a teen driver, or a new dishwasher. Work backward from the expected purchase date to determine how much money to save from each paycheck. For example, if you anticipate your 8-year-old will need braces in three years (estimated cost \$5,000), you'll need to save approximately \$140 a month for three years to pay for the braces in full.

### CELEBRATE YEARLY SUCCESSES

Each year it's also important to recognize (and celebrate!) any financial progress you've made. For example, have you paid off a debt, saved for an intentional purchase, started an emergency fund, or contributed to your retirement account? These financial practices require discipline and deserve recognition. As you review past

spending trends and spring clean your budget, be sure you are "paying yourself first" by including consistent contributions to savings.

### KEEP YOUR FINANCES ON-TRACK

Spring cleaning your budget does not mean removing all flexible spending. Rather, look at it as "tidying up" your spending choices so you know where your money goes each month. This keeps your financial priorities in focus. A helpful way to see where your money goes is to track your expenses. Try using a simple tracking tool such as this one provided by the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/about-us/blog/track-your-spending-with-this-easy-tool/>. Tracking your spending includes saving your receipts and tallying everyday purchases and recurring bills. This spring, give your household budget a refresh and set yourself up for financial success all year long.

Written by: Nichole Huff | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

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## Spring Clean Unwanted Mail and Voicemail

Does your mailbox seem to fill up quickly with offers, advertisements, and special deals? Do you get unwanted phone calls from telemarketers?

If so, it might be a good time to opt out.

To stop telemarketers, join the National Do Not Call Registry. You can register your home or mobile phone online at [www.donotcall.gov](http://www.donotcall.gov) (<http://www.donotcall.gov>), or by calling 888-382-1222 from the phone you want to register. The registry is managed by the Federal Trade Commission (FTC). The registry listing is free and never expires. If you receive an unwanted call after you've been registered for a month, you can report it to the FTC.

If you want to stop pre-approved credit and insurance offers, sign up at [www.optoutprescreen.com](http://www.optoutprescreen.com) (<http://www.optoutprescreen.com>), or call 888-567-8688. If you choose to "opt out," the consumer credit reporting companies will stop providing your credit file information for firm offers of credit. You can choose to opt out for five years or opt out permanently. Later, if you want to comparison shop for a credit or insurance product, you could revisit the website to opt in.

Pre-approved offers have no impact on your credit score, nor does opting out. Opting out does not impact your ability to apply for or get credit.

Manage your mail by registering with the Direct Mail Association. The online tool at [www.DMAchoice.org](http://www.DMAchoice.org) (<http://www.DMAchoice.org>) lets consumers choose what mail they do and do not want. There is a processing fee of \$2 and the registration lasts 10 years. This service may only apply to marketers that are members of the association.

These registry services will stop sales offers from real companies. Note that scammers may ignore the registry lists – giving you a good reason to hang up the phone or shred an offer you didn't request.

Also know that some groups are allowed to contact you even if you're on the list. These groups include charities, political groups, debt collectors, surveys, and purely informational contacts, such as a utility confirming a service appointment. Also, companies may contact you if you've had recent business dealings with them. But if you ask them to stop, they must follow your wishes.

**Source:** Kelly May, Senior Extension Associate for Family Finance and Resource Management

**Social media post:** "Spring clean" unwanted mail and voicemail offers by joining national registries. For more information, visit your local County Extension Office.

## Appliances need a spring-cleaning too

For some people, spring-cleaning efforts are focused on washing windows, vacuuming furniture, cleaning curtains, and rotating mattresses. It's okay if you're not one of the "some" that do these chores every spring – or ever. We all do the best we can when our time and resources are limited. But this spring, try to give some of your appliances a refresh by placing them on your spring-cleaning list. Grime lurks in places you cannot see, causing some appliances to work inefficiently. So, don't ignore these hard-working helpers when you get ready to clean. Ideally, you should give all your appliances a good cleaning, but here are just a handful to start with. When necessary, remember to unplug your appliance before cleaning.

Traditional drip coffeemaker: This appliance can be a bacteria breeding ground. Remove old coffee grounds and the filter after each use, wipe surfaces and allow the water reservoir to dry. To remove mineral deposits, you should run a cycle with half vinegar and half water using a paper filter. Turn it off and let it sit for an hour after half of the liquid has brewed, then finish the cycle. Replace the paper filter, and run two cycles with only fresh water to flush any vinegar residue.

Dishwasher: Wipe around the gasket area of the door, and clean any food filters in the bottom of the dishwasher tub. Then run an empty cycle with a glass full of vinegar on the top rack.

Microwave: Wiping the inside often will prevent food buildup. Here's what you can do if your microwave needs to be rescued. Fill a heat-proof container with one cup of water and one tablespoon of white vinegar then microwave for several minutes, or until half of the mixture has evaporated. Turn off the microwave and leave the container inside with the door closed for 10 minutes. Carefully remove the half-full container (it may be very hot), and wipe the interior with a clean cloth or sponge. If there is a glass turntable, remove it and wash it.

Clothes washer: If your machine has a removable detergent or softener dispenser, take it out and wash it in soapy water, then return the dispenser. Add one cup of bleach directly to the washer and run an empty load on a long cycle or cleaning cycle. Wipe down the interior and gaskets when the cycle is finished. It's a good idea to wash a white load next in case there is some bleach residue in the washer. If possible, leave your washer door or lid and detergent dispenser drawer open when the washer is not in use to prevent mold-causing moisture buildup.

Garbage disposal: Take precautions by turning off the power to the disposal switch before you start cleaning. Most rubber gaskets at the drain area can be removed, cleaned, and put back – a lot of gunk can collect here. Use an old toothbrush to clean around the gasket area. Add baking soda and the peel of a citrus fruit to freshen the disposal. Just be sure to flush the drain with plenty of water as you run the disposal with the peel.

Refrigerator: To maintain peak performance, this is one major appliance that will benefit from a thorough cleaning. Not only should you periodically remove the contents and wipe down the interior, you should clean the outside as well. Remember to change any water filters, and check your owner's manual for details about caring for the condenser at the bottom or top of the fridge. These should be vacuumed because they collect dust. You should empty and clean the drip pan that most refrigerators have at or near their bottoms, and see if your older model needs to be defrosted.

**Tidy Tip:** Spring may inspire us to do our once-a-year deep-clean around the house. But if we spend just a few extra minutes each day wiping surfaces and putting things away, it's easier to keep our homes clean and tidy all year long.

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**Source:** Jeanne Badgett, Senior Extension Associate for Clothing, Textiles, and Household Equipment

**Social Media Post:** Feeling that itch for spring-cleaning? Remember to refresh your appliances, too. We have tips for deep cleaning your hardest working household appliances.

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# Spring and Summer Home Maintenance – Caring for the Inside of Your Home

When it starts getting hot outside, it can be tempting to remain indoors. There are actually a number of home maintenance steps that can be done from the comfort of your climate-controlled home. Consider the following list of indoor home maintenance tips to keep your home in top shape and ultimately save you money.

## Air and Vents

Maintaining your HVAC system can extend the life of your unit and decrease energy bills. Consider taking the following steps to improve air flow in your home:

- Consider having your HVAC system checked and serviced by a professional.
- Check air conditioner and furnace filters and replace as needed.
- Clean and maintain portable air conditioner units.
- Clean dust buildup from registers and vents.
- Dust fan blades and vacuum out the dust from bathroom fan vents.
- Make sure indoor and outdoor vents are not blocked.

## Windows and Doors

Windows and doors can be the gateway to energy efficiency in your home. Take the following steps:

- Check windows and doors for water or air leaks.
- If needed, replace caulking and weather stripping around windows and doors.
- Wash windows and doors – both glass and screens – inside and out.
- Oil the garage door opener, including hinges and chain.
- If you're planning to replace windows or doors, the mild weather of late spring or early summer is a good time to do it.

## Appliances

Extend the life of your appliances and keep energy bills lower with a little home maintenance and care. Check off these maintenance tasks:

- Clean refrigerator and freezer coils and drip trays. (Be sure to turn off the refrigerator before vacuuming the condenser coil.)
- Clean the filter on the kitchen exhaust fan.
- Check for leaks around the dishwasher.
- Vacuum lint from the dryer vent and clean the exhaust duct. Check washer hoses as well.
- Dust the back of washer and dryer units.

## Plumbing

Leaks can cost a lot. The following are a few tips to keep your sinks and drains clear and clean:

- Check for leaks around sinks and toilets.

- Check tub and sink drains and unclog as needed.
- Clean mineral deposits from faucets and showerheads. The faucet trap – the small screen on the end of your faucet – can be removed for cleaning and then replaced.
- Check kitchen and bath caulking for deterioration.
- Clean the garbage disposal if you have one.
- If you have a water softener, check if you need to replenish salt.
- Flush your water heater to remove any accumulated sediment.
- Consider if it is time to have a professional inspect and pump the septic tank.

### Other Indoor Maintenance

If you didn't do it with the time change, go ahead and check your smoke alarms and other safety devices. Consider the following tips as well:

- Test smoke alarms and carbon monoxide detectors. Replace batteries as needed.
- Check fire extinguishers and ground-fault circuit interrupters.
- Dust light fixtures and replace bulbs as needed. Inspect electrical cords for wear.
- Check for cracked floor tiles and seal grout as needed.
- Consider other indoor cosmetic upkeep, such as painting.

**Source:** Kelly May, Senior Extension Associate for Family Finance and Resource Management

**Social media post:** When it starts getting hot, move your home maintenance indoors. There are a number of tasks on your home maintenance to-do list that can be done inside. For more information, visit the XXXX County Extension Office.