

# 5 Money Moves to Make This Month

A practical checklist from Canopy Press

## Move 1: Audit Your Subscriptions

- Log into your bank and list every recurring charge
- *The average American wastes \$219/month on forgotten subscriptions. Cancel anything you haven't used in 30 days.*

## Move 2: Open a High-Yield Savings Account

- Move your emergency fund to a 4.5%+ APY account
- *If your savings earns less than 4%, you're losing money to inflation. Marcus, Ally, and Wealthfront all offer 4.5%+ with no minimums.*

## Move 3: Check Your Credit Report

- Pull your free report at [AnnualCreditReport.com](https://AnnualCreditReport.com)
- *1 in 5 credit reports contain errors. Dispute anything inaccurate — it takes 15 minutes and can boost your score 50+ points.*

## Move 4: Increase Your 401(k) by 1%

- Log into your employer portal and bump your contribution
- *You won't notice 1% missing from your paycheck, but over 30 years it compounds into \$50K-\$100K+ depending on your salary.*

## Move 5: Set Up Automatic Investing

- Schedule a weekly or monthly auto-transfer to a brokerage
- *Even \$25/week into a total market index fund (VTI, VXUS) builds real wealth. Automation removes the decision fatigue.*

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