



The Personal Finance Cheat Sheet

10 quick checks to find money you're leaving on the table. By Covered by Will

**Re-shop your car insurance**

01

If it's been 2+ years since you compared rates, you're probably overpaying.

**Check your liability limits**

02

State-minimum coverage protects the other driver — not you or your savings.

**Deductible sanity check**

03

Your deductible shouldn't be bigger than your emergency fund.

**Renting without renters insurance?**

04

Around \$15–20/month protects everything you own.

**Subscription audit**

05

Scroll one bank statement, cancel two things you forgot about.

**Grab the full 401(k) match**

06

It's the only guaranteed 100% return you'll ever get.

**Move idle savings**

07

Big banks pay ~0.01%. High-yield accounts pay meaningfully more.

**Keep credit utilization under 30%**

08

It's one of the fastest levers on your score.

**Kill late fees**

09

Put minimums on autopay — even if you pay the rest manually.

**Update beneficiaries**

10

Job changes and life changes make these go stale. Takes 5 minutes.

Want the insurance checks done for you?

It's free and takes about 2 minutes → covered-by-will.com/quote

More every month in the Covered by Will newsletter.