



## 5 Minutes or Less

### The Motley Fool

By Elizabeth Brokamp

It's time to think about your resolutions for the New Year, but thinking about them is just the first step. After that comes doing them, something we can all acknowledge is a wee bit harder. Our excuses for inaction include fatigue, conflicting priorities, forgetfulness, or most often, that there's simply "not enough time."

But it's time to ban the excuses and make some important changes in your life for 2007. Here is a list of action items - most of them financial - that can be done in less than five minutes, an amount of time that everyone can scrounge from somewhere. As Yoda says, "Do or do not; there is no try."

**888-5-OPTOUT** (888-567-8688). Put your keys in the same place every time. Shred old documents. No sense in tempting [identity thieves](#). Do an anti-virus sweep on your computer. Register with the [do-not call](#) list. Set up automatic bill pay for your mortgage. Fast, easy, and you won't have to worry about how a late payment will affect your [credit score](#). Request your credit score, while you're at it. You're entitled to [a free copy of your credit report](#) every 12 months. Floss your teeth. Do you know that failing to floss teeth has been linked to both heart disease and pregnancy bed rest? Not only will flossing your teeth improve your health, but it will save you all those dollars in medical bills. Put down the dates of loved ones' birthdays on your date book or online calendar. Still have a few minutes to spare? Pre-address envelopes and stamp envelopes for their birthday cards so you're all set to go when their big day arrives. Take a free 30-day trial to [Motley Fool GreenLight](#) or send the offer to a friend. There's no time better than now for getting financially on track. Put fresh batteries in your smoke detector. With your remaining minutes, be sure to identify a fire escape plan for your family. Sign up for online access to all of your accounts. Check the return on your investments online. Submit reimbursement forms for flexible spending. The money is yours; be sure to claim it. Increase your contribution amount to your [401\(k\)](#) by contacting your HR person. Call your credit card company and argue about a late fee. You'll be surprised by how readily they will back down at the thought (and expense) of losing a valued customer. Search **Froogle**, **Bizrate**, **Mysimon**, **Buy.com**, and **eBay** for the best price on your next purchase. (If you have time, also check out [Epinions.com](#) to see what previous buyers are saying.) Conduct a [home energy audit](#) online. Sign up for a rewards credit card like **Upromise** or **BabyMint** that deposits money in a [retirement](#) or [college savings](#) account.

Need some more valuable time and money-saving tips? Give our new personal finance service, [GreenLight](#), a try. We'll get you on the road to financial freedom in no time.

*Fool contributor [Elizabeth Brokamp](#) is a licensed professional counselor who regularly talks money with her honey, Robert Brokamp, editor of The Motley Fool's Rule Your Retirement newsletter.*

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