



## TURN OVER YOUR NEW SPENDING LEAF

We have all experienced the New Year downer. You have not planned your budget so you enter the first month with empty pockets. You are running around like a headless chicken trying to get the kids enrolled in school, and your exercise routine and meal plan is a bust.

When holiday season kicks in, so should planning for the New Year. It is easy to get caught up in buying gifts. Therefore, in order to prevent falling into the New Year grind and rut, here is how you can organise your life before the party starts.

## KEEP A PAPER TRAIL



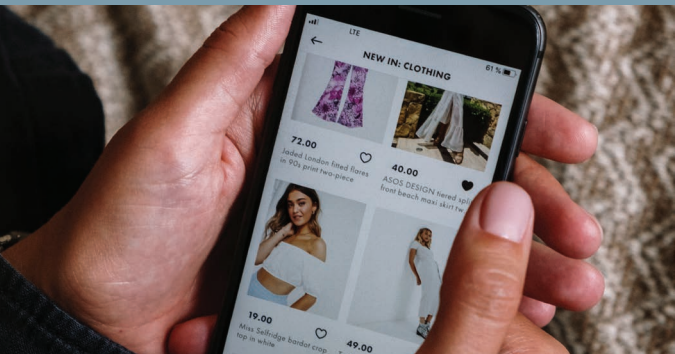
Do you constantly fight your way through papers when you are looking for an account that needs to be paid? Stop being a paper hoarder and start a filing system, now. Scan in all your important documents and papers and keep track of them in a cloud, or online storage facility. Then, make extra copies and file them away – hard copy-style. Colour code the different files and types of documents throw away documents that are not needed and file anything important immediately.

## PLAN AHEAD

We often think that New Year’s resolutions are enough to kick-start the year, but these lose their effect without proper planning. Go old-school and keep a diary or journal. If you are tech-savvy, create calendar alerts on your phone. Create to-do lists and prioritise the important things – NOW. Getting the admin-heavy tasks out of the way now (like buying school uniforms, for instance) will set you on a good path to start the year.



## WATCH YOUR POCKETS



The festive season has the ability to pull the wool over your eyes and make you spend, spend, spend! The solution to your money problem is simple: budget. Make a list of all your current and upcoming expenses and draw up a budget for each item. Make use of budgeting apps too, if needed. A great rule of thumb is always: cash is king. If you do not have the cash, you do not need the item.

## ORGANISE YOUR CONTACTS

Your contacts aren’t just numbers in your phone; look at them as opportunities to network and build relationships. Maintaining a good contact list will boost your productivity when January rolls around, so save contacts to your phone or online with an app, and record any information about each contact that might be important for future opportunities.



## LESS IS MORE



Don’t make the mistake of rushing through your work as the year speeds by. Choose a few important tasks that you have not had time to do, and focus on them wholly and with intent. Use the end-of-year pause to do things you need to, but have not had time to get around to . For example, brainstorm ideas to improve your business, plan properly if you want to do renovations on your home in the New Year, or fill out the forms for that short course you planned on taking during the year.

## STAY ON COURSE

**The new year is an opportunity to start over, and achieve more. Work smart to stay motivated.**

- Stay positive because positivity keeps you motivated. Appreciate and celebrate your small AND big achievements.
- Make small achievable goals to motivate you to reach bigger ones.
- Do not beat yourself up about the mistakes that you have made, but instead use them as learning curves to do better.
- Find out what interrupts your motivation and remove it. For example, if you are trying to lose weight and you know you tend to eat mindlessly when you eat while watching TV, rather eat somewhere else.



## THE MOST IMPORTANT THING, THOUGH, IS TO START NOW WITH YOUR BUDGET PLAN. HAVE FUN WITH IT AND MAKE IT YOURS.

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- Let us stay mindful of caring for one another and ourselves**