



# Potty Pointers

## Have a Prosperous New Year

The beginning of a new year is a time when we take stock of our lives and think about changes we would like to make. In today's economy, those changes may be about money. What would you like to change? Less debt? More savings? Better spending habits?

**Pick a goal and write it down.** To reach a goal you have to set one. It's easy to become overwhelmed, so try to focus on one area. Be specific. If you want to reduce debt, you might set a goal of increasing your credit payment by \$50 a month or to pay off a debt within six months. A savings goal could be to increase savings by \$10 a week or to increase your retirement contributions to 5 percent of your income.

**Develop of a plan of action.** For example, if you want to increase saving, think of specific things you can do. Save loose change. Take your lunch to work instead of eating out. Spend less on junk food and vending machines. Save the money you didn't spend. Any small change you make is a step in the right direction.

**Don't give up.** Enthusiasm can wane. Have strategies in place to stay motivated. Think positive thoughts. Reward yourself with fun activities. What if you lapse and have a spending spree? Recommit to the goal and go back to your action plan.

Financial security is one of the best gifts you can give yourself. So - pick a goal, make a plan, and have a prosperous new year.

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