

## New year, fresh ideas

With the New Year now underway, how are you going to manage your money differently in 2016?

Looking at your finances with fresh eyes will help you get set for the year ahead and give you a better chance of achieving what you want in life financially.

### Budget hard...

Updating your personal budget for the coming year is one of the easiest ways to stay on track with your financial goals.

Having an accurate summary of your income and expenses can keep you in control and allow you to note down and plan throughout the year when those larger expenses are due.

Setting a realistic budget will allow you to set aside some money to spend on whatever makes you happy without feeling guilty – whether that's travelling, eating out or hitting the shops.

### Start saving...

Looking at your finances with fresh eyes can help you find ways to trim your expenses and motivate you to start saving.

Remember, you only need to reduce your expenses by a small amount each week for it to start adding up to something meaningful.

You could also consider asking your employer to divert a fixed amount of your salary into a second savings account with a higher interest rate each pay day. You'll soon get used to living on the smaller amount each month, and it won't be too long before your savings start to grow.

### Stay protected...

Taking the time to check your personal insurances each year gives you peace of mind knowing you have appropriate cover for the year ahead without paying for what you don't need.

If you're unsure, it's a good idea to have a financial adviser review your existing cover and ask them if what you have in place is still appropriate for your needs.

While you might find that nothing needs to change, if there is a shortfall they can recommend and help you implement any new insurance cover so you and your family are protected.

### Get advice...

Engaging a financial adviser to help you with your finances can help you make the most of what you have, whatever your age or income.

Regular meetings to discuss your financial situation, including any changes that you expect to make, will help keep you motivated and in control.

You may be surprised how having regular discussions about your short, medium and long term financial goals keep you on track and show you that all of your hard work is worthwhile.

We can show you how having an ongoing relationship with a trusted financial adviser can make a big difference to your overall wealth and help you to achieve what you want in life financially.

To find out more, please contact our office to make an appointment.

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