



PAYDAY POINTERS

Financial Goal Setting 2009

January Pay Day Pointer for Interface

Have a fresh Approach to your Finances

"If you fail to plan, you plan to fail". If you do not know where you are and you do not know where you want to go, chances are you will get nowhere. If you have not set financial goals for 2009, this is likely to be yet another year in which you survive instead of thrive, financially.

What can you do to make 2009 the year in which you change your financial destiny?

Lao-tzu, a Chinese philosopher, provides us with a simple answer: "A Journey of a Thousand Miles begins with a simple step."



Take back control of your financial destiny, by taking the first small step. Take the first step by contacting Interface click [here](#). And then you need to take the next step.

Here are Interface's Six Steps to setting and achieving financial goals in 2009

Step 1: Make a commitment
That in 2009 you will have a fresh approach to managing your finances. Take control of your cash, before your cash controls you.

Step 2: Set your goals for 2009

What do you want to achieve and when do you want to achieve this by? Do you want to be debt free? Do you want to save for a new home by the end of the year? Do you want to save a certain amount by the end of the year?



Step 3: Goal Set

Whatever your goal is, you need to determine where you are at now, and the best way to do this is to draw up a budget

Step 4: Map out your success
Once you know where you are and where you want to be, you can then start mapping out the steps in order to reach your financial goal. Start by making your budget profitable by cutting unnecessary expenses and absolutely avoiding making any further debt.

Step 5: Get Help

Map out your next steps making sure you get financial advice, setting up debit orders to pay into a certain account dedicated to savings, or by paying off the most expensive debt first.

Step 6: Make Time

Make time everyday to review your financial goals and your progress

Lower inflation and each rate cut will mean extra money in your budget - use this to your advantage by paying off your debt, keeping your home loan repayment at the rate, or by increasing your savings every month in order to make your budget more profitable.

Positive Developments

There are many positive developments that will help you on your journey this year. The first interest rate cut was in December and economists expect rate cuts throughout 2009. Inflation is expected to reduce significantly as fuel and food prices have already dropped extensively.



2009 could be the year in which you change your financial destiny, but it is up to you to take the first small step. Then, every day, just take one small step. And by the end of 2009, 300 and more small steps will have made an astounding difference to your financial position. Yours in financial health, Valerie Leeming

Your Interface Team



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[Click here](#) to contact us