



Magic Money Management

March Pay Day Pointer

It can't be March?

The first quarter of 2009 has already flashed by. If you have made progress towards achieving your 2009 financial goals, congratulations! If you have not stayed on track, perhaps hoping that the tight economic situation will magically disappear, or that a serendipitous event will provide an instant relief, now is the time to take immediate action.



Assess where you are at?

Assess your current financial situation by taking a good look at your personal budget and by looking at your saving and debt portfolio. Then go on to planning your financial future, by cutting your expenses, paying off your debt, and saving every month until you reach the end - the financial goals you have set yourself.

You hold the wand

Remember, the biggest room there is, is the room for improvement. Magic money management is all about improvement - improving your financial situation incrementally, one step at a time, for the long haul. But you, as the one and only magician in the story, have to take the first step and set the wheels in motion to arrive at the financial destination you have chosen.



take back control of your personal finances now.

Magical Results

Magic money management can yield results that seem quite magical. Small changes in your spending habits can yield phenomenal results, you can save money on your groceries, simply by making a list and sticking to the list, cut back on your phone costs, and explore low cost options, or save money by paying just R300 extra on your home loan each month, which can save you hundreds of thousands of Rands. Settling expensive short-term debts - one at a time - can boost your cash flow phenomenally. If you need reminders, and refreshers why not sign up to the Interface 8 week journey, click [here](#) to sign up



Debt Counselling can help you

If you feel financial stress is the cause of these symptoms, and for those who cannot find their way out of their debt, debt counseling may offer a solution. In essence, a debt counselor will negotiate with creditors on your behalf to restructure your repayments over a longer time, so you can honor your debt commitments while still covering your living expenses. However, debt counseling is also not a magic wand or a quick fix. It is simply the first step on the road to long-term, sustainable magic money management for those who find themselves in financial dire straits.

