



PAYDAY POINTERS

Spring has Sprung

September Pay Day Pointer

Five fast financial spring cleaning strategies

It's time to spring clean and there is no better place to start than with your finances, to repair and root out the ravages of the recession.

1. Spring clean your budget

With the same enthusiasm you are cutting out cracks to get into shape for summer, eradicate any unnecessary expenses from your budget and trim down what's left to get into financial shape. Just to start off, swap dinners and movies with picnics on the lawn and sun tanning in the garden; switch off the lights and get a geyser blanket to reduce electricity consumption; and get new quotes on your insurance policies.



2. Spring clean your debt portfolio

While shedding the heavy coats and boots; also shed your debt this spring! Draw up a list of all your outstanding debts, the monthly repayments and the payment terms. Pick the one with the smallest balance and the biggest interest rate charges. Pay it off as fast as possible, using the extra cash you've freed up by trimming your budget. As soon as this debt is paid off, tackle the next one, using the money you were paying for the settled account to pay it off faster. If you persevere, you can be debt free much sooner than you ever thought possible.

3. Spring clean your wallet.

Just as you would avoid temptation when getting into shape by not buying chips, cookies and chocolates, avoid spending temptation by cutting up your credit cards and store cards that are not essential. Also, file all the slips and papers in your wallet - tax season is around the corner!



4. Spring clean your financial habits

Last month we talked about how easy it is to make or break habits and there is no more inspiring time than spring to start afresh. Pick one bad habit to kick (our top suggestion: buying things that are not on your shopping list) and one great new financial habit to get into (our top suggestion: spending 10 minutes a day working on your finances).

5. Spring clean your property

Your property is likely to be your biggest asset. A spring clean in and around your home does not have to be expensive. Clean up the garden, plant colourful new flowers paint the gates and the walls; and fix all the cracks; leaks and breakages from the winter. You'll be amazed at the big results a little effort can yield, and it will add significantly to the value of your property.



Make this spring a time of renewal and progress - follow our fast financial spring cleaning strategies today and plant the seed for a prosperous financial future.

Can we help you?

Simply click [here](#) and your relationship manager will assist you further.

Kind Regards,

Your Interface Team



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