



Top Tips for Making (and Keeping) Financial Resolutions

Nonprofit Credit Counseling Agency Take Charge America Offers Money-Saving Ideas for the New Year

PHOENIX – (Dec. 17, 2018) – It's the time of year when people resolve to change their lives, from getting in shape to improving relationships and achieving work-life balance. Financial goals also top the list of New Year's resolutions – and are easier to attain than you might think.

"It's actually easy to cut expenses and save money – even a few dollars at a time – but many people give up too quickly," said Mike Sullivan, a personal finance consultant with Take Charge America, [a national nonprofit credit counseling and debt management agency](#). "The key is to set realistic goals, celebrate small victories, and get creative with cost-cutting."

Sullivan offers nine tips for sticking to financial resolutions in 2019.

- **Budget:** It tops the list of every financial to-do list for a reason: it works! Write down your monthly income and expenses or seek out an online program or budgeting app.
- **Pay Yourself:** Speaking of budgets, build in a line item for your savings account or emergency fund. Even \$25 a month will make a difference over time.
- **Join the Gig Economy:** If your budget reveals that you need an income-boost, start earning extra cash by working for Lyft, Post Mates or Uber Eats.
- **Make Short-Term Goals:** Instead of resolving to save thousands in 2019, aim to save \$20, \$50 or \$100 a week or month – and celebrate each small victory.
- **Spring Cleaning – in January:** Clean out your closets, the garage, and even old furniture or décor. Then, host a yard sale or list your items on eBay, Craigslist, or Offer Up. Decluttering will save you money – and sanity.
- **Sell Your Gift Cards:** Trade your gift cards for cash at Cardpool or CardCash.com – and promptly put that cash into savings.
- **Wait 24 Hours:** To mitigate impulse buying, wait 24 hours before making an unplanned purchase. It's likely the impulse will wear off.
- **Drop Cable:** It's a monthly expense that can be replaced painlessly and inexpensively with Hulu, Netflix or Amazon Prime Video.
- **Update your W4:** While many of us look forward to a big tax refund, it's better to adjust your withholding to ensure you're paying the right amount of taxes. This may mean a few extra bucks on each paycheck.

For more financial tips and guidance, check out Take Charge America's [Financial Education Center](#) or take its [free online debt review](#).

About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 1.6 million consumers nationwide manage their personal finances and debts. To learn more, visit www.takechargeamerica.org or call (888) 822-9193.

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