

# Get Your Money Back On Track: New Year, New You

If you're like most people, you probably overspent during the holidays. But don't worry, there's still time to get your money back on track. Here are a few tips to help you start the new year off right.



## Post-Holiday Financial Makeover: Get Your Money Back On Track (New Year. New You.) by Destiny S. Harris

★★★★★ 5 out of 5

Language : English  
File size : 355 KB  
Text-to-Speech : Enabled  
Screen Reader : Supported  
Enhanced typesetting : Enabled  
Word Wise : Enabled  
Print length : 44 pages  
Lending : Enabled



### 1. Create a budget

The first step to getting your money back on track is to create a budget. This will help you track your income and expenses so that you can see where your money is going. Once you know where your money is going, you can start to make changes to your spending habits.

There are many different ways to create a budget. You can use a spreadsheet, a budgeting app, or even just a piece of paper. The important thing is to find a method that works for you and that you can stick to.

## **2. Cut back on unnecessary expenses**

Once you have a budget, you can start to identify areas where you can cut back on spending. This could include things like eating out less often, canceling subscriptions that you don't use, or switching to a cheaper cell phone plan.

It's important to be realistic about your spending cuts. Don't try to cut back too much too quickly, or you'll just end up getting discouraged. Start small and gradually make changes to your spending habits over time.

## **3. Increase your income**

If you're struggling to make ends meet, you may need to find ways to increase your income. This could include getting a part-time job, starting a side hustle, or negotiating a raise at your current job.

There are many different ways to increase your income. The best option for you will depend on your skills and experience. However, it's important to remember that increasing your income is not always easy. It may take some time and effort to find a way to earn more money.

## **4. Get help if you need it**

If you're struggling to get your money back on track, don't be afraid to ask for help. There are many resources available to help you, including credit counseling, debt management, and bankruptcy.

Asking for help is a sign of strength, not weakness. It shows that you're willing to take responsibility for your financial situation and that you're committed to making a change.

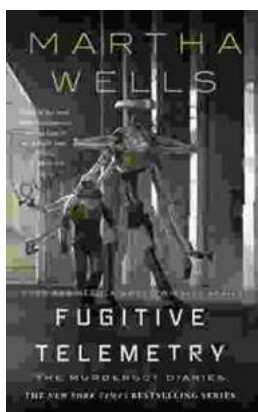
Getting your money back on track takes time and effort, but it's definitely possible. By following these tips, you can start the new year off right and achieve your financial goals.



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