



I always have great intentions each year with my New Year's Resolutions but seem to fail miserably by 2 January. When do you think is the best time of year to action financial goals?

Robyn, Kangaroo Island

Don't write off the year so soon Robyn! Sometimes a bit of **"Financial Spring Cleaning"** is all that you need to follow through with your New Year's Resolutions. Getting your "financial" house in order is really important.

I like Spring. The weather is improving, the footy finals are on, we have our tax refund back and the lead up to Christmas is just around the corner. We all seem to have a bit of a "spring" in our step too!

Saving now for Christmas will make it easier to avoid the traditional financial hangover when the credit card bill comes in January. Put all your loose change in the bank, devise a budget for your spending and start putting items on lay-by. Look out for bargains for presents and holidays now.

Spring is also a great time of year to really get on top of debt particularly whilst interest rates are low. Make extra repayments and start creating a bit of a buffer for yourself. It will also condition you once rates rise again. And get rid of that credit card debt as soon as possible!

Start getting new quotes for things such as car, home and life insurance. For those with a share portfolio now is a really good time to review it. The stockmarket has enjoyed a very good run over the past six months and may be due for a slight correction. October and November have traditionally been nervous months and I don't expect this year to be any different.

If you do some "Spring Cleaning" around the house, then why not put some of your unwanted items for sale online? Not only do you get rid of the clutter but you are also getting some extra cash.

What are you waiting for? Start cleaning and spruce up your financial life!