

Pay Day Pointers – December 2017

Boost your Money Mood this December

As we enter the Festive Season, it is time to “jingle all the way” so are you in a great money mood? Sometimes it is not easy to be in a great mood especially when you are feeling stressed and sadly money often causes stress! So instead of spending or swiping your card this festive season, we want you to try our 5 Money Mood boosters in order to feel-good over the holidays and into the New Year.

Mood Booster # 1: Shop Smart. We know that over the festive season we tend to spend more, so become a smart shopper. The saying “Money may buy happiness, but only if you spend it wisely,” is very true. Before you shop, check out the specials, compare prices and have a budget in mind, whether it comes to shopping for your Christmas Lunch or Gifts or even School Clothes for the New Year. By being money and price conscious you will feel a sense of accomplishment when you find a good deal and stretch your hard earned rands.

Mood Booster #2: Gift of Kindness, Did you know people who volunteer are likelier to be happier than those who don't—regardless of how much money they make? Studies show that giving is also good for the giver - boosting physical and mental health. So give a little of your time to an organization or charity that you can connect to personally, I can almost guarantee that this will improve your mood without costing you money.

Mood Booster # 3: Reflect on Happy Times. Having an attitude of gratitude makes you feel good about what you have versus what you don't have in your life! Focusing on what you do have is an immediate mood booster. One way to do this is to look at photo albums. Looking back on special times, like a holiday, day out or even baby photos improves your mood and does not cost you a cent! In fact researchers at the United Kingdom's Open University found that viewing old photos made people feel a whopping 11% better.

Mood Booster # 4 Live in the Now. Don't think about the past or the future, simply live and enjoy the present! Try not stress about what could have been, simply try and savor the moment. Enjoy the time off from work, if you are on holiday, instead of worrying about what you still need to get done on your never ending “to do list”. Listen to your favorite music, enjoy a bubble bath, have a conversation with a friend, or take your kids to the park. Put your cell phone on silent and disconnect with technology and simply enjoy the present. So often we worry about the future that we forget this wonderful saying by Bil Keane, “Yesterday, is the past, Tomorrow the future, Today is a gift that is why we call it the Present”

Mood Booster #5 Get Moving. Successful people move! Did you know that, “Exercise sparks the release of feel-good endorphins, but it also satisfies something more profound: the human need to perform and excel. Exercise helps you feel like the captain of your own ship,” explains Sonja Lyubomirsky, PhD, the author of The How of Happiness. So get moving, you don't need a gym membership to get fit, simply start to walk. In fact moving is not just about exercise it is also about simply moving in the direction of your dreams and goals. Jim Rohn says, “Successful people are action oriented” they constantly are doing things, they might make mistakes but they don't quit!

So this festive season, boost your mood, don't blow the budget. And start 2018 on a positive financial note.

Yours in financial health