

VOLUME 10 - ISSUE 11

NEWSLETTER DATE  
DECEMBER 2015

HAPPY HOLIDAYS!!

# NEWSLETTER

Golden State Debt Management

## PREPARING FOR 2016!



As the holidays come to a close and all the shopping has been done, we all start to feel the financial strain of the season! Many of us may have overspent or gone beyond our budget which is what typically can be expected this time of year. Listed below are some **FUN** and **CREATIVE** saving challenges we gathered for you to prepare you in 2016!

**TAKE THE  challenge !!!** **30 DAY CHALLENGE**

❖ **52 Week Money-** Pretty easy and straight forward! You start off **Week 1** by saving \$1; then **Week 2** you save \$2; **Week 3** you save \$3, etc., until you reach the last week of the year, **Week 52**, with your last deposit of \$52. Your savings would add up to \$1,378!

**TAKE THE 52-WEEK MONEY CHALLENGE**

Week	Deposit	Balance	Week	Deposit	Balance	Week	Deposit	Balance
1	\$1	\$1	18	\$18	\$171	35	\$35	\$630
2	\$2	\$3	19	\$19	\$190	36	\$36	\$666
3	\$3	\$6	20	\$20	\$210	37	\$37	\$703
4	\$4	\$10	21	\$21	\$231	38	\$38	\$741
5	\$5	\$15	22	\$22	\$253	39	\$39	\$779
6	\$6	\$21	23	\$23	\$276	40	\$40	\$818
7	\$7	\$28	24	\$24	\$300	41	\$41	\$858
8	\$8	\$36	25	\$25	\$325	42	\$42	\$898
9	\$9	\$45	26	\$26	\$351	43	\$43	\$940
10	\$10	\$55	27	\$27	\$378	44	\$44	\$983
11	\$11	\$66	28	\$28	\$406	45	\$45	\$1,027
12	\$12	\$78	29	\$29	\$435	46	\$46	\$1,071
13	\$13	\$91	30	\$30	\$465	47	\$47	\$1,116
14	\$14	\$105	31	\$31	\$496	48	\$48	\$1,161
15	\$15	\$120	32	\$32	\$528	49	\$49	\$1,207
16	\$16	\$136	33	\$33	\$561	50	\$50	\$1,253
17	\$17	\$153	34	\$34	\$595	51	\$51	\$1,300
						52	\$52	\$1,378

Success! 52 \$52 \$1,378



❖ **Track Every Single Expense For the Next 30 Days-** That may sound funny as you're focusing on money going out rather than coming in, but I guarantee you after the first few days you'll start double-thinking all those purchases you're about to make. And by the end of the 30 days you'll have saved a lot more than you would have without tracking! (Plus, a bonus is you'll get a much better understanding of your money the longer you keep it up, which will help you further than most anything else you can do!)

❖ **The "No Spend" Challenge-** the deal here is to consciously get you to pay attention to each and every transaction you're making. With the "no spend" challenge, you're only allowed to pay for things that are necessities (rent, mortgage, utilities, etc), and your goal is to stay away from anything outside of that such as eating out or shopping, or even going to the movies. Depriving yourself of these luxuries will not only give you a better appreciation for your money/life, but it'll save you a ton in the process!

❖ **Set up a new savings Acct and automate a monthly transfer-** This is the easiest challenge of them all as it only requires you to do a couple of steps once, then step back and let the system work for you!

➤ **Step #1** is to create a new savings account at any bank of your choice – preferably one outside of your current bank so there's less temptation to pull from it (in fact, don't even set up online access OR get a debit card – nix all temptation whatsoever!).

➤ **Step #2** is to set up an automatic transfer to it once a month. It could be \$25, \$50, or even \$100. Whatever you can comfortably squirrel away without worrying about anything. And it can be easily done by logging into your current bank account to set up the transfer, or by contacting your human resources at work and asking them to divert it through your *paycheck*.

Whichever the method, it all goes to siphoning away money without any extra thoughts on your behalf. And the longer you leave it be, the bigger your stash will get!



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Golden State Debt Management



## PREPARANDO PARA 2016!

Ahora estamos en pleno festejo de las fiestas, ya se terminaron las compras y empezamos a sentir el peso de los gastos de esta temporada! Muchos de nosotros hemos gastado mas de la cuenta y nos pasamos del presupuesto que teniamos, que es lo que se puede esperar durante esta epoca. Les estoy dando unas ideas creativas para empezar a ahorrar en el 2016.!

### TOMAR EL RETO! challenge

❖ 52 Semanas De Dinero- La primera semana empieza con un ahorro de \$1.00, la segunda semana ahorra \$2.00, Semana 3, ahorra \$3.00 y asi hasta que llegues a la semana 52 donde ahorraras \$52.00, haciendo esto, tendras un ahorro de \$1,378.00!

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3	\$3	\$6	20	\$20	\$210	37	\$37	\$703
4	\$4	\$10	21	\$21	\$231	38	\$38	\$741
5	\$5	\$15	22	\$22	\$253	39	\$39	\$780
6	\$6	\$21	23	\$23	\$276	40	\$40	\$820
7	\$7	\$28	24	\$24	\$300	41	\$41	\$861
8	\$8	\$36	25	\$25	\$325	42	\$42	\$903
9	\$9	\$45	26	\$26	\$351	43	\$43	\$946
10	\$10	\$55	27	\$27	\$378	44	\$44	\$990
11	\$11	\$66	28	\$28	\$406	45	\$45	\$1,035
12	\$12	\$78	29	\$29	\$435	46	\$46	\$1,081
13	\$13	\$91	30	\$30	\$465	47	\$47	\$1,128
14	\$14	\$105	31	\$31	\$496	48	\$48	\$1,176
15	\$15	\$120	32	\$32	\$528	49	\$49	\$1,225
16	\$16	\$136	33	\$33	\$561	50	\$50	\$1,275
17	\$17	\$153	34	\$34	\$595	51	\$51	\$1,326
		Success!	52	\$52	\$1,378			



❖ Apunta cada gasto que tengas por los proximos 30 dias- Al principio sera dificil, pero despues veras y pensaras dos veces antes de hacer todas esas compras. Esto te ayudara a saber adonde se va tu dinero.

30 DAY CHALLENGE DAY 13

❖ Reto De No Gastar- Esto es para ayudarte ver cada transaccion que estas haciendo. Con este reto solo podras pagar por cosas que sean absolutamente necesarias como (Renta, pago de casa, utilidades, comida o deudas). Tu meta es no gastar nada que no sea necesario. Por ejemplo no comer afuera, ni ir al cine, etc. Cuando vea los ahorros apreciaras tu dinero aun mas!

### ❖ Ahorros Automaticos

➤ Paso #1-Crea un sistema de ahorros donde se transfiere dinero de tu cuenta de cheques a una cuenta de ahorros automaticamente cada 2 semanas o cada mes.

Preferible a una cuenta en otro banco.

Esto hara mas dificil usar tus ahorros si tienes que ir a otro banco.

➤ Paso #2- El proximo paso, haga una tranferencia automatica mensualmente asi no se olvidara y no lo sentira. Esto se hace muy facilmente. Puede transferir \$25.00, \$50.00, \$100.00 o mas. La meta es que tenga un ahorro para emergencias, para pagar deudas o un ahorro para un deposito para una casa o carro. No pida una tarjeta de atm para tus ahorros.

