



Income Tax
Notary Public
Immigration

HERE ARE 10 HOME IDEAS TO IMPROVE YOUR FINANCES

- 1. CHECK YOUR CREDIT REPORT:** Many of the people don't even know their credit score or much worse what's on their credit report. A good rule is check your credit report at least every 6 months. But if you are a online active and social media fan, a good advice is every 3 months.
- 2. SET GOALS IN WRITING:** One of the reason why we never accomplish ours goals is because we don't commit to them. Good idea is to put them on paper and read it every day out loud, is no need to fill up a whole page with over 30 goals. Just the 5 most important are enough and dedicate at least 10 minutes a day to each one. Believe or not you will accomplish what you desire most.
- 3. CHECK YOU BANK ACCOUNT DAILY:** People don't have the discipline to balance a check book or to keep track on their accounting, this lead to a series of overdraft and unnecessary fees that can be avoided.
- 4. CREATE A BUDGET:** the best tactic is to create a budget usually 80% under of your weekly income. And what ever is left will have to wait next budget time.
- 5. THINK TWICE OR THREE TIMES BEFORE PURCHASE ANYTHING:** every time you have a desire to purchase something, just wait and think if you really need it, tell yourself that you will wait 2 months before get it, think if is really a need or just a momentary satisfaction or luxury. If you see something online that you want, before charge that credit card, place the item on the cart and leave it there for a month, after this time do the same as before and ask yourself if you really need it; most of the time you will not want it any more.
- 6. MAKE EXTRA PAYMENT TOWARD ANY DEBT:** making the minimum payments do not help, make a sacrifice and pay extra in the smallest debt first and sacrifice to clean that one only at any cost. Then you proceed the same way with the next one that now have the smallest balance.
- 7. SHOP AROUND FOR CHEAPEST OR NON BRAND:** luxury brands are not mandatory and are just to show off to people who really don't even care about us. Look for alternatives, read reviews and you will find most of the cases better options with over 50% discounts, saving you a lot money.
- 8. GET A CHEAPEST CELLPHONE PLAN OR COMPANY:** some people have very expensive cell phone planes, in the actuality there are plan that fit your budget. Is no reason to pay for a monthly plan that cost you \$125 a month when you could get another carrier for \$50 a month with the same benefits, giving you a saving of \$75 a month.
- 9. REDUCE HOMEPHONE SERVICES AND CABLE CHANNELS:** the cable and home phone a very expensive but are needed but this doesn't mean that you must have a home phone that you don't even use or have a cable package with a lot of channels that you don't even watch. Make a deal and cut what ever you don't need or are not using.
- 10. ALWAYS SHOP WITH A LIST (SPECIALLY GROCERY LIST):** when you go to the grocery store or supermarket, do NOT go without a shopping list, this way you avoid, buy stuff that you don't need or forgot to buy what you really need. Also is good idea to remember point 7 and never buy the expensive brands.

If you need any help or more info with this advices please email me and I will be glad to guide you

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