



Financial Tip:

Starting off the New Year with simple living:

Helpful excerpts from a New Year's piece on **"Simple and Minimal"**: After the excitement and excess of the festive season, the arrival of the New Year conveys a sense of moderation and reflection amongst many. The promise of new beginnings and fresh starts provides the impetus to reflect and ask how can we be happier, freer, more fulfilled. The achievement of these and more are usually not done through being and having more, but rather with less. As we strip away the excess and clutter, we have more space, mentally, emotionally and physically, to live the life we are meant to live. Simple living is a set of habits and hoping to do it all at once in all areas of one's life is admirable, but more likely to set oneself up for failure. So it might be more effective and successful to start small; focus on a few things and make them into habits.

Live with only what adds joy or value: Before buying anything, ask if it adds joy and or value to your life and if you really need it? Ask the same question of the things you own and the relationships and activities that you have in your life. Questioning our purchases and possessions will make us more mindful and conscious of our consumption, reducing our clutter and saving us money in the process. Evaluating our relationships and commitments will help us invest our time and resources on people and activities that inspire, energize and contribute to our growth and happiness.

Make time for yourself: You are the most important person in your life. This is not ego-talk. If you are not happy or well, you can't offer anyone else the happiness and care they deserve. So prioritize your own well-being. Make time to be on your own and find space for some peace, quiet and activities that fill you.

Clear some space: This could be your mental, emotional or physical space or all three. Clearing space provides peace and calmness. It also clears away the 'clutter' that has been inhibiting and holding back your life. Is your schedule packed and leaving you with little time for yourself and loved ones? Start clearing away a few non-essential commitments. Busyness is overrated. Is there someone in your life that drains your energy and tends to put you down? Is it helpful to have this person in your life? Probably not; so surround yourself with people who encourage and empower you. Does a kitchen table or worktop or your study desk cause you stress and effort with the amount of stuff on them? Try decluttering and tidying one space at a time and keep it clear.

Take it one step at a time but start with something.

Learn to say 'No': We hate to be left out and we hate to disappoint, so we say 'yes' to the latest models of consumables, we say 'yes' to commitments not because we enjoy them but because we are obliged to. But if we want to reclaim our time, our resources and our life for what really matters to us, we have to learn to say 'no', and say it often. It might be awkward and difficult at first, but then it becomes liberating. And that is a good and unforgettable feeling!