

# Ways To Save Money In The New Year



As the new year is approaching, it is the perfect time to inculcate new financial habits and start saving money. Here are few tips to help you work towards this resolution:



Budgeting your finances helps you track the expenditure, make possible cuts & save money.

Make it a point to save a fixed amount every month. You can plan expenditures after taking out savings.



Automate your savings deposit, so that a part of your paycheck is transferred to the account automatically.

Open a high-yield savings account or certificate of deposit to gain maximum interest.



Monitor & keep a check on small expenses like eating out, entertainment etc.

Consider selling unwanted items. Also cash-in your credit or debit card bonus points.



[www.gctfcu.net](http://www.gctfcu.net)

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