



Your Finances: Planning for the New Year

In this economy, the pre-post holiday financial blues can be rough. With a little investment of time and energy, you can start 2009 off on the right foot! Here are a few tips to begin the New Year on a healthy financial footing.

1. Open and check your credit card statements. This can be scary after a month of holiday shopping, but it is important in the era of identity theft and credit fraud. Make sure there are no unauthorized charges and contact your credit card company immediately if there are discrepancies.
2. The New Year is a great time to start living within a budget. Keep track of all your expenses for at least three months, and then develop a realistic budget that you can live with. If holiday expenses took you by surprise this year, start a holiday fund with your bank or credit union.
3. Start preparing your taxes early. If you owe money, you can start budgeting for the payment, if you are owed a refund consider changing your withholdings so that you have more money available to you throughout the year.

Remember the EAP; we can help you with resources and exploring options available to you. The EAP is here to help. Please call us if we can assist you in any way. We are here 24 hours per day, seven days per week.

Call Cascade Employee Assistance Program
503-639-3009 (Portland Metro)
503-588-0777 (Salem/Keizer)
1-800-433-2320 Other areas