

Welcome to the Work and Finances Guide: Jeanne Kelly

Welcome! I'm Jeanne Kelly, and I'm happy to be your ESME Work and Finances Guide. I've had my own difficult experiences with credit and finances after becoming suddenly-solo. Over the years since, I've learned much and have built my business around helping others come through tough financial times and build healthy credit. I want to help you as well! I'm happy to be your coach, so reach out at workandfinances@esme.com.

I appreciate you stopping by to kick off a new year with me! I love the start of a new year. It's a great opportunity for a fresh start, a new beginning, and it's your chance to set a new intention regarding finances, credit and work for 2016. One goal I seem to always have at the beginning of each year is to get better organized. And being organized when it comes to your finances and credit can actually pay you back, with better credit, lower interest costs, and peace of mind. So, I decided to partner up this month with my friend and organizing expert Meryl Starr (www.MerylStarr.com) to share her best organizing tips as they relate to finances and credit. My wish is that we all are inspired to become better organized as we kick off 2016!

Meryl's Tip #1: Decide what area in your life needs changing or needs to be improved upon.

My two cents: When it comes to your finances and credit, what would you like to be different at the end of 2016? When I ask my clients this question, they often tell me they'd like to pay down or pay off their debts, or raise their credit score so they can qualify to buy a home. Decide on your goals and build from there.

Meryl's Tip #2: Make a commitment to change. Decide on your task and make a commitment to it. Set realistic goals; start small; decide on your options.

My two cents: If you'd like to raise your credit score in 2016 and get yourself in a better financial situation, I recommend three goals: check your credit report and fix any errors, pay revolving debt down to 20 percent or less of available credit, pay all of your bills on time and in full.

Meryl's Tip #3: Remember that the clutter in your homes and workplaces is keeping you from moving on in your life. You might even feel stuck in some way. The clutter is preventing you from enjoying your life. Clear your clutter and experience clarity in your life.

My two cents: When it comes to being successful with handling money and credit, organization is one of the most important aspects. Use the beginning of the year to get your filing system in order and weed out any clutter you don't need.

Meryl's Tip #4: Be prepared - have all the necessary supplies on hand - large garbage bags, assorted containers, file folders calendars, date-books, etc.

My two cents: When organizing your finances, make sure you keep great records. If you have any correspondence with credit bureaus or creditors regarding disputes or old debts keep printed records of those interactions in a binder you can easily find. You never know when you will need to put your finger on that old payoff letter from an old debt.

Meryl's Tip #5: Being surrounded by clutter makes you feel tired and sluggish. Once you begin to move the clutter out you will feel revitalized, energetic and ready to go.

My two cents: I find the same principle is true for old bad debts, old bills, and bad credit that may be hanging around your neck. Now is the time to clear out your cluttered financial life by taking responsibility and making plans and arrangements to clean up your credit and finances. It will energize you and set you up for financial success.

If you have any questions or ideas on organizing your finances for the New Year, drop me a line. I'd love to hear from you!

Cheers to a happy, healthy New Year!