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Start the year off right with our book giveaway and free budgeting tools.



Hi ,

It's important to start the year off right! To help, our January newsletter focuses on budgeting with a *book giveaway* and a free budgeting worksheet. Keep reading to find out more.

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So, let's get started!

"Money Talks" Book Giveaway

Having conversations about debt can be challenging. If you're arguing about shopping or how to balance the budget, Gail Vaz-Oxlade's new book "Money Talks" can help. It addresses the issues behind money and relationships: how to talk to your mate, your father, your friend or your grandmother about money.

You can win one of 20 copies of Money Talks.

There are 3 ways to enter. The more ways you enter, the more chances you have to win.

Click below to enter. The contest ends Friday February 5, 2016 at 11:59pm EST.

ENTER TO WIN

Free Budgeting Workbook

For budgets to be successful you need to stick with them. The best way to ensure success is to pick the budgeting approach that works for you.

For those who like to write everything down, try our free budgeting worksheet. This excel worksheet will walk you through the process of:

- setting financial goals
- tracking your current spending with a 30 day spending plan
- building a budget that balances spending with savings and debt repayment
- tracking your results

Newsletter subscribers [get a free copy of our excel worksheet here.](#)

Is Making A Budget A Waste of Time?

Listen to our Debt Free in 30 podcast about budgeting. Gail Vaz-Oxlade talks about why budgets fail while Doug Hoyes provides an alternative to budgeting -- the No Budget, Budget.

Debt Free in 30 - Budgeting Your Money Show



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