

NEW YEAR: FINDING EMPLOYMENT AND FINANCIAL HEALTH



In a time where the economy is slowly beginning to get better, most people are hoping that the New Year will give them better luck with finding employment that they need. The primary goals that people have when it comes to the new year is usually to lose weight, start eating healthier, get in shape, or even stop smoking. However, after the nation had to deal with such a financial crisis, people are actually making new goals for the New Year. The two main goals of many people across the United States is to reach good financial health while also landing a job after seeking employment for such a long time. In fact, you would be surprised to see how much credit card debt has been racked up since the economy was in such a crisis. The average credit card debt in each household is nearly \$16,000. There has been progress made within the economy. The unemployment rate has managed to drop by 0.4 percent and is now at 8.6 percent. However, while there was a drop in the number of people who are unemployed, there are still millions of people in the United States who are unemployed and are in desperate need of a job. While the economy is still a rough patch, many people in the United States are simply trying to find a way to become stable again and get employment so that they can, in fact, become financially healthy and catch up with their debt and bills. A communication and outreach manager for Consumer Credit Counseling, Deanna Booker, has said that the best way for people to start becoming financially healthy is to start setting up a budget for their family and their household even before they find employment. Booker says, "If people make the resolution for 2012 that they're going to work on getting financially healthy and financially stable, the very first thing we suggest is to start with a budget." She also says, "Take a sound and honest look at where you stand fiscally." Booker says that the organization she works with helps clients to create a budget and figure out how much they can afford based on their income along with expenses. People should set up a budget based on how much they make and how much they need to spend on certain bills and groceries. Even the small things, such as a coffee from Starbucks every single day, will add up and eliminating the purchase and making your own coffee could save you some money on your budget. Booker says, "\$5 a day every workday is \$100 a month and we don't think about it like that." She concludes by saying, "You really have to sit down and go into the meat of that budget."

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