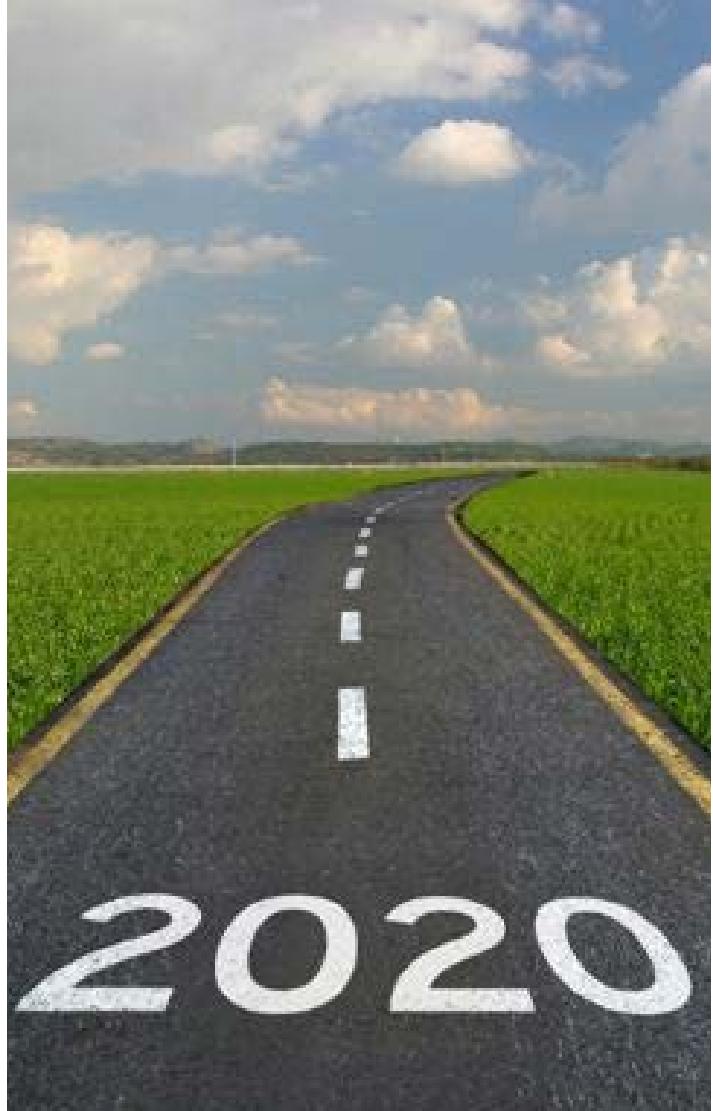


THE ROAD TO FINANCIAL FREEDOM

Tips to start fresh in the new year

Even small changes can make a big difference over time and there is no better time to start than the fresh new year.



- ✓ Increase your savings. Even if it's only by 5%, every little bit adds up.
- ✓ Cut out one impulse purchase a week.
- ✓ Trim your electricity bills by making sure your appliances are all running efficiently and conserving as much energy as possible.

- ✓ Increase your marketability by learning new skills or broadening your knowledge in your chosen field.
- ✓ Pay down your debt by making it a priority.
- ✓ Spend less on groceries. Do whatever it takes to make it happen: coupon more, cash in on rebates, and shop the sales.