

FINANCIAL cleanse

Author and finance expert Melissa Browne helps put your bank balance back in shape

Getting on top of your finances can be tricky, especially while trying to maintain a social life and an (unhealthy) addiction to online shopping. But while most people can stop splurging on the bigger purchases if it means sticking to financial goals, Melissa Browne, author of *Unf*ck Your Finances*, suggests it's the smaller purchases made over time that hurt your finances the most, as you aren't conscious of what you are spending.

The solution? A financial detox to break your unconscious spending habits. The idea is to go 30 days without buying anything new and while the idea might seem simple, Browne says, "It's enlightening to discover how much we base our social and leisure time around buying stuff we don't need." As a result, it puts "a sizable dent in our bank account."

But, like anything new, it might be easier to stick to if you encourage your partner, family or friends to do the same. Not only will everyone adopt better spending habits, but Browne says, "Together you'll be creating a community of conscious consumers" and it might even change how you spend time together.

Plan ahead and pick a time to start. "It will help you reset your spending and start you thinking differently about your finances," says Browne.

Follow these tips to curb your unconscious spending and you can save your cash for a rainy day!

SAVE YOUR \$\$\$

Here's a list of free activities to help keep you entertained without reaching for your wallet:

- Borrow a book from the library.
- Declutter your wardrobe and sell anything you don't need or use.
- Prep your meals for the week and stick to your shopping list.
- Be active. Go to the beach or go for a bushwalk, you'll save money and feel good.
- Start a blog, diary or book.
- Leave the credit cards at home and only take a small amount of cash. This will help limit what you spend.

unf*ck
your
finances

MELISSA BROWNE

*Unf*ck Your Finances* by
Melissa Browne,
RRP \$24.99,
Allen & Unwin.

New In

Stay on top of your fitness and wellbeing with the Fitbit Versa—a personalised daily health and fitness companion that helps track your steps, heart rate, sleeping patterns and exercise. The newest model also includes a new female health tracking feature. Available now at Harvey Norman, \$294.



Fancy a cuppa?

Beat the winter blues with a warm cup of tea that will kickstart your senses and help you tackle cold days head on. Pukka's Revitalise tea combines cinnamon bark, ginger root, clove, elderflower, orange peel, green tea and spearmint leaf, which work together to uplift you—making you feel wide awake and energised.



\$7.95
Pukka Revitalise Tea
available in supermarkets