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7 Ways to Make December's Payday Last until January 89th

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Envision this. It's the 89th of January – yes – you saw that right, the 89th. That's how long the road to January's payday feels like. It's the month where every day starts to feel like Monday, and nobody likes the Monday blues. We've used December's salary for gifts, decorations, extra groceries for our family gatherings and let's not forget the new bed sheets, curtains and household items for that new Christmas day feeling. Even if we don't make a fuss or even celebrate Christmas, one thing we would all agree on is the struggle financially to survive until January's payday.

As tempting as it is, when December payday hits, we must be financially smart and disciplined to make it through the longest month of the year.

Here are 7 ways to do this:

1. **Create a budget** – Jot down all your expenses and set a maximum spend limit for the different categories. Look for ways to reduce your spending.

2. Set Aside Money – Yes, save some of the money from December's cheque and treat this allotted portion as if it doesn't exist.

3. Make smarter purchases – Everyone loves a sale! Take advantage of discounts and deals to save big. Remember it's always cheaper to use cash as opposed to credit where possible.

4. Leave your card at home – If you lack the discipline to only spend when necessary, take off the amount of cash you budgeted for the week and leave your debit and credit cards at home.

5. Carpool – Use one vehicle per household or even pick up others on the way. Take turns with other family members or friends; plan your route and save gas!

6. Stay in and spend more time with family – Skip some of the unnecessary parties/occasions and use the holiday season to catch up with loved ones. Some of the best moments are spent indoors!

7. Plan your meals – Save money by cooking instead of eating out. Be sure to bring a packed lunch and eat breakfast at home.