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What's your New Year's resolution? Quit smoking? Get in shape? How about getting your personal finances in shape? The State Treasurer's Office says this is a good time to set some goals and stick to them. Kate Duffy reports.

After a Christmas season of shopping and spending, some people are making New Year's resolutions of saving and cutting back.

Michael Ayer: "Cut out the unnecessary spending, eat more meals at home, that sort of thing.

Melissa Larose: "You have to just smarten up and I never buy anything full price."

Linda Infante: "Well, I'm trying not to spend. That was not a New Year's resolution, that was from last year. No spending, can't afford to spend."

Jeb Spaulding, State Treasurer: "I think a lot of it does normally happen around the beginning of the new year, but with all the turmoil and difficulty people have been having, it's higher up on people's minds than it has been in recent years."

The State Treasurer says the recession is motivating people to make financial resolutions they may not have otherwise considered. They can't control what the economy is doing, but they can control their own spending and saving.

Jeb Spaulding, State Treasurer: "If you would just pay off your minimum credit card payments that would save you substantially, or having a little bit of automatic deduction in your saving plans. It's not major movements, it's small steps that can add up to a big difference in your financial future."

Financial literacy expert Lisa Helme says simple tools can help track expenses ... "You're quickly going to see a trend. You probably didn't know every time you went to gas up your car you spent half as much on food."

And manage spending. Automatic bill paying can help avoid late payment fees. And online tools can help people save for retirement, review expenses and pay off credit cards. Proactive habits that will help people make sure their money is going where they want it to... in 2009 and beyond.

Neal Rister: "Definitely trying to save more money, especially with the economy, and spend less money on stuff I don't need. I'll try, we'll see if it works out."

Kate Duffy, Channel 3 News, Montpelier.

The State Treasurer's web site has a lot of resources like savings calculators and links to local credit counseling and financial planning resources in every county in Vermont. We'll have a link on our website, wcax.com -- just click on the infocenter.