

IT'S DECEMBER – FINALLY. Which means long lunches and lazing by the pool; excessive spending and doing as little work as possible. Sounds fun, doesn't it? But think about this: During December, there is less work pressure, the phone isn't ringing, and you have more free time.

What does this mean, you ask? It means this could be a pretty productive month – if you want it to be. Rather than waste it, here's what you can do now to ensure a successful start to the new year, career- and money-wise.

Certified Financial Planner Julian Brookstone and career coach Penny Holburn weigh in on how you can do just that.

1. Update your CV

If you're one of the few still at the office over the festive period, use the quiet time to update your CV. We know it is tempting to just watch cat videos until 5 pm, but you'll thank us later. 'People usually only update their CV when they need to,' Penny says, 'but that can be quite a daunting task if you haven't updated it in years.'

Doing this in December also has the added bonus of allowing you to take stock of what you have achieved this year. 'Either you'll be able to see how far you've come and become inspired for the new year,' Penny says. 'Or you'll notice gaps in your CV that you want to fill. Either way you could use this information to inform your future plans.'

2. Learn a new skill

It doesn't matter whether you're new to the workforce,



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SET UP FOR SUCCESS

Make the most of December so you can start 2018 off with a bang

By ERIN COE

PHOTOGRAPHY KATE MAXSTOCK

looking to move careers or trying to advance in your current role, upskilling is always a good idea. You don't have to be in the office to upskill either. If you are already on holiday, you can prioritise doing something beneficial for your career every day. 'Take an online course,' Penny suggests. 'Or, if that's not an option, why not read up on the developments in your field?'

Upskilling may make you more employable, but it will also show your company that you're determined, willing to learn and passionate about your industry.

3. Put your 13th cheque to good use

While it may be tempting to just blow it on presents and parties, Julian suggests you put at least half into a savings fund. 'Get into the habit of paying yourself first,' he says. 'This means putting savings aside as soon as you have the money, instead of waiting until month end to see if there's anything left to save.' And won't it be nice to start the new year with some money saved, rather than in debt (as often happens in January!)?

4. Declutter your office space

Did you know that a cluttered environment can negatively impact your ability to focus? And there's a study to prove it. Published in *The Journal of Neuroscience*, researchers compared performance levels between people working in an organised or disorganised environment. The verdict?

Physical clutter resulted in decreased performance and increased stress. With this in mind, it makes sense to prioritise decluttering – especially in the office, where you're getting paid to perform well. Rather than taking long lunches or catching up with colleagues to pass the time till holidays, Penny suggests you 'throw away anything that is not needed. Get your filing in order. Organise your desk. Clean up your inbox.' When you walk into the office in the new year, you'll be grateful for the clean start.

4. Match your bad habits with good habits

We know, we know, it's difficult to avoid some indulgent spending over the holidays. So for every unnecessary purchase you make, deposit a similar amount of money into your savings account. Spent R200 on a bottle of wine? Put R150 into your savings. 'Your future self will thank you,' Julian says. 'And you'll find yourself being more considerate of how much you're spending on treats if you know you'll have to put extra aside.'

5. Do those repairs

If you've spent half the year putting off that car or roof repair, it's time to do it now. Right now. 'Take the knock and get any repairs done before holiday season really starts,' Julian advises. 'The last thing you want is to pay someone twice the usual rate calling them out for emergency repairs on Christmas Eve.'

6. Do not equate money with being happy

You don't have to buy expensive gifts for loved ones, or go on extravagant holidays to have a good time over the festive season, especially if it's going to result in a lot of debt in the new year. Julian suggests hand-making gifts or looking for local hot spots for a getaway.

7. Demonstrate leadership

Just because it's holiday time, doesn't mean disaster can't strike at the office. 'And if bosses and management are away, you could use the opportunity to demonstrate your leadership skills and showcase your abilities by taking on the issue yourself (or putting your hand up to be the go-to person if something does go awry),' says Penny.

Think your boss won't even know you're putting in the extra effort? 'There's a lot of talk in offices,' Penny says. 'If the boss is away and you stand in and do a good job, they will hear about it.' And once they do, they'll be much more inclined to consider you for a promotion. Score! **EL**

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