

# Avoid the JANUARY BLUES

With many of us facing the dark wintry days back at work it's no surprise that the January blues can quickly set in. Keeping yourself busy doing those tasks you have been putting off can stop the dreary weather getting you down – and the cabin fever setting in.

**After last month's party we could all benefit from making our money matters top of the to-do list. Desi Info spoke to the Financial Ombudsman Service, the free service set up by law to sort out problems between consumers and businesses, for some tips to stop you getting blue about your finances.**

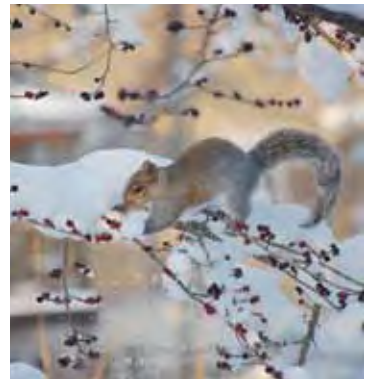
**Pay back** If you used credit cards, catalogues or store cards for your shopping keep a note of when the next payments are due, you could face hefty charges if your payments are late. If you used an interest free deal keep a note of when the interest free period ends, as repayments after this date can be expensive.

**Too long till payday?** After spending over the holiday season it may feel like a long way until your next pay cheque. Payday loans can seem like a quick way to cover any shortfall and make ends meet. But make sure you know exactly what you are signing up to, as they often have high interest rates or late payment fees, so you may end up paying back more than you thought.

**Protect your presents** If you were lucky enough to receive a new laptop, TV or other gadget this Christmas don't just tell your friends, tell you home insurer too. Don't just assume that your insurer will cover the value of your new items, take some time to check that they're actually covered. It's worth keeping the receipt or taking photos of your items to show proof of ownership. This will make things easier if you do have to make a claim in the future.

**Keys in the car** As you wake up to the cold January mornings there's nothing nicer than getting into a warm car on the way to work. But don't leave the car unattended while the engine's running, as your insurer may not pay out should a passing opportunist thief decides to take it as a last minute Christmas gift to themselves. So while it may be uncomfortable sitting in a defrosting car for ten minutes, it'll be more comfortable than walking to work.

**It's never too early** Get into good habits for 2013 and if you can, start saving a small amount each month.



This can give you a nice pot of cash for emergencies, or perhaps towards a summer holiday. Planning for the future can also give you something to look forward to, which really takes the chill out of the January blues.

Taking some time to get on top of your finances now, can be the first step to making sure that 2013 is your golden year. But if a financial problem does make you feel gloomy, the Ombudsman may be able to help you get it sorted. ●

**Contact the Ombudsman on:**  
0300 123 9 123 or  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).