

# YOUR FINANCE STARS

# 2020

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## ARIES



As there will be so much focus in the first half of the year on your career, general direction and status, it will be important to manage your finances in 2020 in more detail than usual. Your financial choices will impact your home life; the area of your life that provides most security and stability, so choose work and your investments wisely. Your income is likely to increase, but you are likely as a result also to spend big. But if you are choosing fulfilment over income this year, your income may dip, so you must plan for a rainy day, too.

## TAURUS



Uranus in Taurus will create a restless mood and encourage you to make changes. As opportunities are likely to arise out of nowhere, the more secure your financial platform, the better for you as your finances will to an extent dictate your activities. If cash is scarce earlier in the year, you'll obtain a better cash flow after May. If you've accrued debt, or are in financial hardship, rest assured circumstances will improve. Once finances improve in the second half of the year, avoid overspending, or you'll be back to square one! Events in November-December will encourage you to avoid financial risk.

## GEMINI



This is an excellent year to make financial progress. Aim to minimise debt and to clear it, especially in January, early April, end of June and mid-November, as the stars will help you. A new work contract or financial agreement end of May could be particularly ideal for boosting your coffers. Jupiter in your eighth house of shared finances points to taxes and investments being an area where you must establish a good rapport. Find out how money can support your true interests, and channel energy into meaningful ventures. August may be a strain on finances, so budget ahead.

## CANCER



This year, finances will rise and fall in fits and starts, so as long as you have a slush fund, you will be in a position to take advantage of new work options and exciting ventures. Joint business ventures could flourish, so ensure you place emphasis on collaborations, and finances should blossom. You will reap positive rewards financially by September, so do not give up belief in your own abilities, but keep going if finances are tight earlier in the year. Your cash flow will improve in the last quarter of the year, but you must avoid overspending as a result.

## LEO



In 2020 you will be seeking more fulfilment at work, and so you may choose work because you like it rather than because it pays well. Rest assured that, as time passes, abundance will manifest and money will come in. Developments in the autumn and December will bring opportunities to boost your finances, so ensure you keep an eye open for opportunities then, and take the initiative with innovative plans to boost your income. Neptune in your 8th house of shared resources suggests other people's finances may be a focus in 2020; and taxes will need close attention.

## VIRGO



In 2020, you're looking for more variety, excitement and adventure in your daily routine, and so you will be looking for extra funding for your interests and favourite activities. Your finances will fluctuate in line with your changing interests. You're also ready to add a fresh skill set or even to step into a new work domain this year, so it's important to seek financial advice early in the year and, at the least, to establish a solid, dependable budget while you make changes at work. The most change financially is likely in January and then once again the last quarter of 2020.

## LIBRA



Your drive towards freedom and exciting experiences will put money in a new light, as your finances will enable you to experience something new in 2020. Money usually provides a stable platform for you and this year it will also fuel exciting plans, so a clever budget will be necessary. One thing is certain: the eclipses in January, mid-year and December will put fresh focus on your earning and investment capacity. Keep your finances on an even keel throughout 2020 and, when opportunities arise to increase your income, you'll be in a great position to take advantage of them.

## SCORPIO



While new horizons at work will beckon, you must avoid giving up financial security. The first half of the year will be ideal for building a small nest egg, as you will appreciate having a little security that provides you with both freedom of movement and peace of mind in the second half of 2020. Key developments in June and again at the end of the year will ask that you alter your financial commitments, especially joint investments and tax matters. Avoid gambling on a scheme that is too good to be true; you must avoid taking financial risks in 2020, especially mid-year.

## SAGITTARIUS



You are likely to alter the way you earn money and spend it in 2020, so finances will fluctuate. You may already see in January the necessity to consider a new way to invest or share your assets. February may see new work opportunities or a better way to budget. Shared resources such as property and taxes will merit careful focus mid-year and in December. If you make important financial arrangements in 2020, such as business partnerships, or share property in a new way, ensure your agreements are in writing and watertight, to avoid mix-ups later down the line.

## CAPRICORN



Jupiter in your sign for the entire year (apart from the last 10 days in December) will bring abundance your way so, if times seem lean now, rest assured you can turn this circumstance around. New opportunities to make money will arise, so keep an eye out for fresh avenues, especially in March and December. The period from mid-March to mid-May will require you to be patient and diligent if times seem slow financially; don't give up on finding more financial stability. You may decide to use your assets to savour life more in 2020. Ensure you consult experts about how.

## AQUARIUS



Neptune could bring large sums of money your way – but you will be liable to spend as quickly as you earn! For some Aquarians, Neptune could point to financial loss – unless you seek trusted expert help with managing your funds. Due to changes at work in January and July, you must have a slush fund handy, but by the end of the year, and with good money management, you'll be in a strong position. In March, key decisions will revolve around where to invest your money: health, work or home. Developments mid-year may incur domestic expenses so ensure you budget for these.

## PISCES



Your finances will improve in line with better work prospects. You may feel inspired to follow your dreams more as you look for fulfilment in life. As you follow your heart, your finances will grow. But you must avoid taking overt risks financially for most of the year. You do like to feel inspired, but you also appreciate creature comforts. From mid-May to the end of June, you may be liable to make snap decisions to do with property, home or family, which could land you in debt. Ensure you obtain expert advice if considering large investments.

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