You pack your lunch, and never buy items at full price. You pay your credit card on time every month, and save up for that much-needed vacation every year.

If you’re doing these things, you’re likely on top of your finances. But a new year is always a good time for a new challenge–and we have one for you: In 2013, vow to take your finances to the next level.

How? By learning from the pros.

The Certified Financial Planners (CFPs®) at [LearnVest](http://blogs.forbes.com/learnvest/) Planning Services have seen the fiscal situations of a lot of people. They know what mistakes people are likely to make, and they know the best ways to fix them.

So we’ve turned their collective wisdom into a must-read guide for turning 2013 into your best money year yet. Read on to find out what exactly not to do—and how not to do it.

**Money Mistake #1: Not saving for retirement when you’re employed**

It’s easy to come up with excuses for not saving for retirement. (See [The 11 Biggest Retirement Lies You’re Telling Yourself](http://www.learnvest.com/2012/11/the-11-biggest-retirement-lies-we-tell-ourselves/" \t "_blank).) But you should be saving for retirement whenever you’re making money because there will be a time when you won’t be making any money—but you’ll still have to support yourself then. This means that part of every dollar that you earn during your working years should go toward funding your non-working years.

If your company doesn’t offer a retirement savings program, [open an IRA](http://www.learnvest.com/knowledge-center/i-want-to-set-up-an-investment-account/" \t "_blank). If your company offers a plan, but doesn’t match, use these flow charts to see how best to allocate your retirement money. Choose the chart according to your tax filing status—either single or married filing jointly.

And if you’re ready to jump aboard the [Retirement](http://www.forbes.com/retirement/" \t "_self) Express, take our [Retiring in Style Bootcamp](http://www.learnvest.com/how-lv-works/bootcamps/retiring-in-style/?utm_source=partner&utm_medium=partner&utm_campaign=syndication_bootcamp" \t "_blank).

**Money Mistake #2: Not having a game plan for getting out of debt**

Don’t let that little voice tell you, “My credit card debt isn’t as bad as my friend’s debt.” And slap your wrist when you think, “I’ll just pay whatever I can this month.”

These are the kinds of rationalizations that “enable” people not to get out of debt. So if any of these thoughts have crossed your mind, get yourself a plan to [get out of debt](http://www.learnvest.com/knowledge-center/i-want-to-create-a-plan-for-paying-off-debt/" \t "_blank) immediately. The top three steps to take:

1. Make sure you aren’t spending more than you earn
2. Decide how much you’ll put toward your debt payments each month—and stick to it
3. Figure out your deadline—i.e. the moment when, because you’ve stuck to your plan, you’ll be debt-free

Feeling new resolve? Excellent. One other aid for you: Avoid these [debt mistakes](http://www.learnvest.com/knowledge-center/top-debt-mistakes-to-avoid/" \t "_blank).

**Money Mistake #3: Not doing the math before you take out student loans**

Considering grad school? Have a teenager who’s heading to college? Whether you or someone dear to you is planning to take out student loans, you should beware of one of the biggest pitfalls that CFPs® see: A lot of people take on huge student loan debt without knowing what their monthly payments will be when they graduate. This is [especially common among people attending grad school](http://www.learnvest.com/knowledge-center/the-rising-cost-of-graduate-school-is-it-worth-it/" \t "_blank) programs that promise graduates high salaries. Be aware: Anyone who takes on a $100,000 loan, and pays 6.8% interest on it, will be paying about $1,100 a month toward that loan–for ten years.

If you’re certain that it’s worth it for you, learn what you need to know about taking out student loans in our [Understanding Student Loans 101](http://www.learnvest.com/knowledge-center/understanding-student-loans-101/" \t "_blank) and [checklist](http://www.learnvest.com/knowledge-center/i-want-to-take-out-a-student-loan/" \t "_blank).

