

MASTER YOUR MONEY:

Top Tips for Managing your Expenses

1



PLAN YOUR BUDGET

Create a budget that reflects your income and expenses accurately. Start with income and map out where your money needs to go.

PRIORITISE ESSENTIAL SPENDING

Differentiate between needs and wants. Set up automatic payments for essential bills, to ensure they're taken care of.

2



REFLECT ON SPENDING HABITS

Hang on to your receipts or make a habit of reviewing your bank statements to reflect on where your money goes.

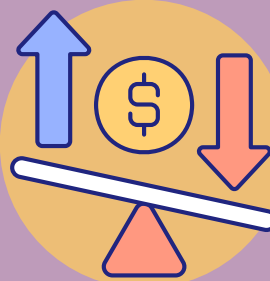
3



EMBRACE THE POWER OF SAVING

Saving is powerful and helps you achieve your goals. Allocate a portion of your income to savings before you start spending.

4



5



BILLS, BILLS, BILLS

Don't ignore unpaid bills. If you are having trouble paying bills contact your creditors and explain your circumstance. Often they can help with a payment plan.