

keep it handy guide

# Family Money Tips



## #1. Know your spending habits

Setting a budget and sticking to it is tricky! Reduce household bills, use rewards cards, cash back cards, special offers, reduce your food bill, make lists.



## #2. Use a money management tracker

We love app based trackers, set budgets then link to your account, the tracker will alert you if you are going to overspend. Try the Emma app.



## #3. Reduce your debt

Pay off your debts before you start saving, the amount of interest you pay is likely to be higher than the amount of interest you earn on savings.



## #4. Boost your savings

Work out what you spend, what your income is and save the difference. Look for ways to increase your income, for example, earn online or sell preloved items.



## #5. Build an emergency fund

What if you get sick or your employment finishes? Consider protection and what funds you need, set some goals to help you stay focused.



## Get your finances sorted

Book a free personal financial game to help you become financially independent.