

10 top budgeting tips

- **Keep a track of monies in your current account –only withdraw/spend what you can afford**
- **Check around prices – don't just auto renew car insurance for example – shop around for renewal prices**
- **Shop around for household goods – check online comparison websites and big charity shops can have some great buys**
- **Try to use up your change – collect this and take to the bank or change machines – it can mount up!**
- **Careful how much you spend on take away drinks – this can really add up if you buy a drink every day!**
- **Think about those one off expenditures – birthday and Christmas presents for example – try to budget these in to your plan**
- **Setting up direct debits for essential bills e.g. utility bills makes sure they get paid**
- **Budget systems linked to your phone can help keep you within spending limits and you can easily keep track of your monies**
- **Try not take out pay day loans – you end up paying back the money at a very high interest rate**
- **Plan ahead to budget for a holiday – we all need them!**