



Tips To Help You Stick To Your Budget

Once you've figured out what you can reasonably afford to live on each week you might find the following tips useful for helping you stick to your budget.

- Withdraw your allocated weekly budget in cash at the start of the week so you know how much you have to spend.
- Use cash rather than cards to make purchases – it will allow you to keep track of what you are spending more easily.
- Don't use cash machines which charge you for withdrawing your money.
- Use online banking which allows you to check your finances regularly and monitor your spending.
- Always open paper bank statements, bills and post and check through them thoroughly. Look out for any errors, evidence of fraud and unpaid items.
- While it seems logical don't buy what you can't afford – it is easy to give in but it is you who will suffer the longer term consequences of your unwise spending choices!
- And finally – give yourself the occasional treat when you can afford it to reward yourself for being responsible and managing your money well.