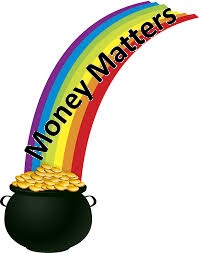


Top 10 Tips For Saving Money

Top 10 Tips For Saving Money



1. Record your expenses

* Keep track of your money

[](https://www.bing.com/images/search?view=detailV2&ccid=n5Z5FiiX&id=CC474EBF8F2D87CA9EA5AF8D4504B8BCA09E3899&thid=OIP.n5Z5FiiXGswpqkXMLuBHwAHaEL&mediaurl=http://www.consumercredit.com/media/12497/debt-illustration-crop-600x338.jpg&exph=338&expw=600&q=priority+and+non-priority+debts&simid=608017279744674335&selectedIndex=63)

2) Organise your expenses into priority and non-priority

- Expenses such as rent and council tax would be classed as a priority

- Non-priority could be payments such as water bills, loans from friends and family and unsecured bank and payday loans (loans that are not secured against your property)

[](https://www.bing.com/images/search?view=detailV2&ccid=V2BC%2buNy&id=288655A7411C7832F7265CDE1540F9E230454EDB&thid=OIP.V2BC-uNyDjKSvs-07m0RMwHaE7&mediaurl=http://acorro.com.au/wp-content/uploads/2015/11/cutcosts.jpg&exph=419&expw=630&q=Cutting+Expenses&simid=607994486354739681&selectedIndex=1)

3) Cut down on non-priority expenses

- Plan on saving money, for example cut phone bills

4) Store cards are the devils debt

- Most store cards charge a hideous 25% interest or more.

Remember that:

•They DO NOT give you free money

•You have to pay back every single penny you spend

•Interest charges can be colossal

[](https://www.bing.com/images/search?view=detailV2&ccid=RoMDeF3H&id=F1D28F5A75601B02181AD63B49B3C77CD8C24F8C&thid=OIP.RoMDeF3HxcK_yZ55YvoqoAAAAA&mediaurl=https://images6.moneysavingexpert.com/images/img-storecard_devil.png&exph=300&expw=300&q=store+cards+are+the+devils+of+debt&simid=608015553204586643&selectedIndex=2)

[](https://www.bing.com/images/search?view=detailV2&ccid=Zol8nDXh&id=FF08736141A72A636F5982A28DA8DF9A39B54283&thid=OIP.Zol8nDXhyeWLE0YF-hekdgHaE7&mediaurl=http://www.quickenloans.com/blog/wp-content/uploads/2014/11/Peer-to-Peer-Lending.jpg&exph=565&expw=849&q=Don%e2%80%99t+splash+the+cash+as+soon+as+you%e2%80%99re+paid&simid=608001057650574543&selectedIndex=27)

5) Don’t splash the cash as soon as you’re paid

- Learning to manage your money is the only way to avoid getting into debt

- “it’s harder to pay off two months of debt than it is to pay off one”

[](https://www.bing.com/images/search?view=detailV2&ccid=%2boMSBl/V&id=B8E4F32611830B81AE49D3063ED17E94CB80AC08&thid=OIP.-oMSBl_Vk2qn03FTMacrbAHaH6&mediaurl=https://thumbs.dreamstime.com/z/best-deals-signs-shows-cheap-promotion-sales-meaning-reduction-promotional-closeout-46492575.jpg&exph=1390&expw=1300&q=Look+for+the+best+deals&simid=608019379972473310&selectedIndex=2)

6) Look for the best deals

- Look around before you buy, you may manage to save



7) Use student discount

- Saves you money, use it as an advantage

[](https://www.bing.com/images/search?view=detailV2&ccid=pYKuVIdF&id=503A1C8DD5CF401A780885D90CEFAC3EAFC98BD1&thid=OIP.pYKuVIdF43FblC4UdNqUtwHaHa&mediaurl=https://www.poptelecom.co.uk/application/uploads/uSwitch_Logo61.png&exph=1100&expw=1100&q=uswitch&simid=608019736454958397&selectedIndex=1)

8) Consider cutting down on priority expenses

-Is there a cheaper energy provider you could switch to?

-Try the website U Switch (switch & save)

[](https://www.bing.com/images/search?view=detailV2&ccid=V6D1EVeb&id=199809EACC9D32E85D2802FDDAEEE4E6B2737370&thid=OIP.V6D1EVebDBOU1Hk3YGWE6AHaIp&mediaurl=https://sd.keepcalm-o-matic.co.uk/i-w600/turn-off-lights-and-save-electricity.jpg&exph=700&expw=600&q=turn+off+lights&simid=607996668225193101&selectedIndex=66)

9) Turn off lights and save money

- Why spend money when you don’t need too?



[](https://www.bing.com/images/search?view=detailV2&ccid=qLNyZKQk&id=27A2DCDADAB796FD27C956E3786F36389EEE871F&thid=OIP.qLNyZKQkz14DP2XILXp89AHaE8&mediaurl=https://www.usnews.com/cmsmedia/2b/39/5ab3fbcb493f8a65f6de03ca4b5c/150123-budget-stock.jpg&exph=800&expw=1200&q=Money+Budget&simid=608023344251932487&selectedIndex=11)

10) Make a budget

- Stick to a routine to avoid getting into debt.



