

Top 10 Tips For Saving Money

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1. Record your expenses
* Keep track of your money



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)



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





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”



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



8) Consider cutting down on priority expenses

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

-Try the website U Switch (switch & save)



9) Turn off lights and save money

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





10) Make a budget

- Stick to a routine to avoid getting into debt.



