

# Managing Your Money

Keep checking on what is coming out of your account and going in

Have no spend days

Set a Savings target

Write down your Financial goals for each year or a Spending plan each money

Categories the areas you spend money on

Save your change

Give yourself a spending allowance

Set up Wish lists

Buy items that are versatile like clothes, decor for the home

Share the cost with friends when going for a meal out

Do a kitty for drinks instead of buying rounds

Upcycle things like furniture, clothes and soft furnishings

Have an emergency fund or I call it a “Back up spending amount”

Check your bank account everyday

