

# MASTER YOUR MONEY:

## Top Tips for Managing your Expenses

1



### PLAN YOUR BUDGET

Create a budget that reflects your income and expenses accurately. Start with income and map out where your money needs to go.

### PRIORITISE ESSENTIAL SPENDING

Differentiate between needs and wants. Set up automatic payments for essential bills, to ensure they're taken care of.

2



### REFLECT ON SPENDING HABITS

Hang on to your receipts or make a habit of reviewing your bank statements to reflect on where your money goes.

3



### EMBRACE THE POWER OF SAVING

Saving is powerful and helps you achieve your goals. Allocate a portion of your income to savings before you start spending.

4



### BILLS, BILLS, BILLS

Don't ignore unpaid bills. If you are having trouble paying bills contact your creditors and explain your circumstance. Often they can help with a payment plan.

5



# Manage Your Money Benefits Of Managing Your Finance

**Michael Hoelscher**



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Embark on a breathtaking journey through nature and adventure with is mesmerizing ebook, Natureis Adventure: **Manage Your Money Benefits Of Managing Your Finance** . This immersive experience, available for download in a PDF format ( PDF Size: \*), transports you to the heart of natural marvels and thrilling escapades. Download now and let the adventure begin!

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