

the charity for
your community



Why not make a resolution to stay on top of your finances this year?

Use standing orders and direct debits to meet regular priority outgoings such as rent/mortgage, utility bills, council tax etc.

If you can pay for goods outright, don't be persuaded to take out credit unless it really does work out cheaper or better meets your budgeting plans.

Try to save something every month, especially for planned spending like holidays and Christmas.

Set up a standing order to a savings account. You will be surprised how quickly you will forget you are saving!

If you are struggling to meet your payments every month, you can visit or phone us at Sevenoaks CAB, or find more information online at www.adviceguide.org.uk