



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

- Use standing orders and direct debits to meet regular 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!