

October / November 2006

RELEASE... 'Tips to avoid busting our budget.'

We conclude this series and now look at (1) control impulse spending and, (2) reduce expenditure, we have previously looked at (a) know your budget, (b) maximise income, (c) be disciplined.

CONTROL IMPULSE SPENDING!

- ~ Plan your spending – write a shopping list!
- ~ Don't carry more money than you need!
- ~ Think before buying – 'Do I really need this?'
- ~ The more you shop, the more you spend!
- ~ The more TV you watch, the more you spend!
- ~ The more magazines you read, the more you spend!
- ~ Those using credit cards spend 34% more than those who don't!
- ~ Remember – it's the £20 you spend, NOT the £5 you are saving, with that bargain!

REDUCE EXPENDITURE!

- ~ Take a packed lunch to work
- ~ Walk or cycle instead of using car or bus

- ~ Buy things on offer but ONLY if you can use them
- ~ Use the library for books/dvds/videos/internet
- ~ Have you got the best mobile phone deal?, consider pay-as-you-go – do you NEED a mobile?
- ~ Cut down on drinking/smoking
- ~ Do you need designer labels?
- ~ Make treats special – not a daily event
You probably deserve it, but can you afford it?

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