

Money saving tips



Top tips to avoid wasting money:

- Avoid 'Pay Day' loans, they are expensive to repay
- Habit buying – don't make purchases out of habit rather than need
- Socialising - do not take your bank cards on your nights out. Only take cash you can afford to spend
- Cash machines – don't use machines that charge for withdrawing cash
- Council Tax Reduction – for full time students

Budgeting

