



## 10 Steps to take control of your finances

2. Have a Money Plan and keep it updated regularly

4. Build an Emergency Fund

6. Set savings goal(s) and save some money every month

8. Use different accounts to manage money for different purposes

10. Get help if you need it - there is plenty of it out there.

1. Understand your pay, benefits and entitlements

3. Do whatever you can to be able to spend less than you earn

5. Reduce debts - down to zero

7. Be aware of your pension scheme and make suitable contributions each month.

9. Be a savvy money manager with your debts, bills, shopping, investments, insurances, etc