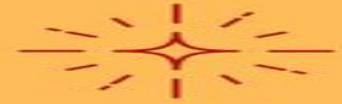
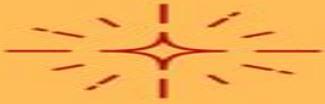


BUDGETING TIPS



Setting up Automation

Set up Direct transfers and use a debit card to track your expenditure.

Track Every Penny



Start by keeping a record of all of your income and expenditures. To classify your expenses and find places where you could be overpaying, use applications or tools for budgeting.



The Debt Snowball Method

Try the Debt Snowball Method approach to tackling your debts by paying off the smallest debts first to stay motivated.



Plan for Irregular Expenses

Create a Sink Fund / Emergency fund incase of unexpected situations arising.



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