

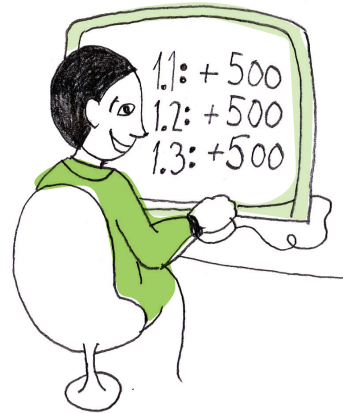
# TEN TIPS FOR BETTER FINANCES

## 1. KEEP YOUR FINANCES UNDER REVIEW



Write down all income and future expenses. Doing this you will give you better control over what you are spending your money on.

## 2. SAVE A SET AMOUNT EVERY MONTH



It is wise to set aside money in a special account for unforeseen expenses.

## 3. PLAN YOUR PURCHASES



Use shopping lists and try and avoid impulse purchases.

## 4. AVOID BUYING GOODS ON CREDIT OR HIRE PURCHASE



Hire purchase costs more than you think. Pay the full amount straight away.

## 5. ALWAYS COMPARE PRICES FROM SEVERAL SUPPLIERS



Checking a range of suppliers' prices can lead to big savings. This applies both to consumer goods and to services such as loans and insurance.

## 6. IF THE BILL DOES NOT ADD UP, GET IN TOUCH WITH THE SELLER



Get in touch with the sender quickly if you receive bills or demands for payment that do not make sense. The seller must provide written proof that the claim is correct.

## 7. PAY BILLS BY THE DUE DATE



It does not cost anything to pay your bills on time. Unpaid bills are passed on for debt collection and that can quickly become expensive.

## 8. FAILURE TO PAY MAY AFFECT YOUR CREDIT RATING



If a bill is passed on for debt collection this may affect your credit rating, meaning that you may be refused loans, insurance or telephone subscriptions.

## 9. IF YOU HAVE PAYMENT PROBLEMS, GET IN TOUCH WITH YOUR CREDITOR QUICKLY



The debt collection agency and creditor may help you by dividing the amount owed into smaller sums. It counts in your favour to show that you are willing to pay.

## 10. IF YOU HAVE SERIOUS PAYMENT PROBLEMS, ASK YOUR LOCAL AUTHORITY FOR DEBT ADVICE



Your municipal authority offers free advice to help you put your financial affairs in order.