

Take Back Control of your Finances

Evaluate your current situation

What is your current level of satisfaction with your financial situation? Are your finances overwhelming your life? Are you concerned about running out of money? If so, you may like to explore ways you can achieve better financial wellbeing.

What do you value

Examining your values lets you clearly understand what matters most to you and why you set the goals that you do. Strong physical values will mean you are more likely to invest in material possessions such as gym membership, interior design or health and beauty. Strong inner values mean you will have control and confidence to make savvy financial decisions.

Make a budget

Collect as much information as you can on your monthly income and outgoings. Creating a budget means you are less likely to be in debt, have a better credit rating, save more money, and feel more in control.

Cut costs

If you're spending more than you have coming in, you need to work out where you can cut back. Switch energy suppliers, search for freebies and other ways to help reduce costs such as eco shower heads to reduce water usage and planning meals before doing the food shop.

Set goals

Set up an emergency fund, open a savings account to save for your child's education, or commit to reducing your weekly food bill by a certain amount each month.