



## Tips on How to Save Money

There are number of tips on how to save money. But the easiest tips are the smallest ones which make the biggest difference.

But here we will give you a few tips that will start you off right.

By cutting back on your expenses you can save 200 pounds a month. That is just 1/12 of the average family's monthly expenditure. So with this money you can lower your debt, or because it is just one figure that goes to debt repayments.

If you cut back on just a little bit here and there you can have a considerable amount to repay your lenders and hopefully start saving the next month too.

So in fact by some statistics those on benefits are better off than the private non-profit debt guides because they are better able to build their credit rating back because they don't have as much monthly outgoing as the private sector alike.

If all this seems like hard work, it is but it will soon be bearable. This should not be hard for you as the steps are very easy and these are ideas that have been tried and tested.

Cutting back your budget for impulse spending.

Let us start with the most obvious one of all, Budgeting. Because it is the first step you can take to start saving more money. If you do not have a budget people are more likely to spend money unwisely. It is also obvious that the more you budget the easier it is to save money. Budgets stop impulse spending because you know exactly how much to spend each week, month and year.

A tip to start is to set aside a budget for your weekly spending. And then do not spend anything on unneeded items. Only get what is on your list.

Start paying cash whenever you leave the house with a set amount of money. And remember to bring your money with you and do not carry anything around with you that you do not need. If you like carrying your shopping in your pocket carry a separate sized shopping trolley to separate the essentials from the non-essential items. You have much bigger range, greater convenience and the extra weight will certainly help you stay on budget.

Another obvious tip is to stop spending money where you just think you can't spend less. By such as paying for a fuel at the petrol pump, a shop you just visited or buying a newspaper every day.

If you see something you really think you would like, make yourself a list of items you have looked at and then stick to your list. If you go to the supermarket to buy a lotto ticket, buy that lotto ticket. You want that lotto ticket in your pocket, not the undergo a trip to pay cash for your lotto ticket.

As far as buying the weekly shop.

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Always only and I say always, only purchase what you actually need. Items that are on offer, such as perishable groceries such as milk and bread. Anything you know you will use, only do so. If there is a food shop with lower prices on items such as fruits and vegetables, only buy what you need (if the items are on offer) because otherwise you are getting a false economy and are being economical with your money

When you go to the supermarket to buy fish or meat.

Only buy the least amount of that week's supply because otherwise you are cheated at the till and the fish and meat will lie about and rot. Another tip is to have two trolley manage, one for big purchases (eg vegetables and meat) and one for smaller amounts (eg fish and bread).

The last tip is as important as the other ones and it will save you money each week. This is making sure you do not go over the amount you think you can afford to pay for each payment term, amount, or payment period.

This is a difficult area for everyone because we and our lifestyles are now very into "plastic". From shop-bought food to credit cards and now the new mores on our cards. You can not shop without the credit card now. You cannot even enter a shop with only your card on you!

Yes it's better to you have to pay cash. However, if you want to buy something yet do not have the money then only you can help yourself out. But the point is you have to check how much you are spending each week and also a little further calculation on monthly spending versus annual sums.

By taking longer to pay off a bill by instead of paying off a lump sum with your weekly wages, you are simply are wasting money. Should you have this situation, a debt management plan would enable you to pay off a debt, but in turn demand you pay proportionately far less to repay the debt within a specific timeframe. Repayment of a loan is not the same as repayment of a credit card because the total amount you pay back can be very high for it can take years.

