

**8**

**rules for looking after  
your money**



**1**

**GET A SAVINGS HABIT**

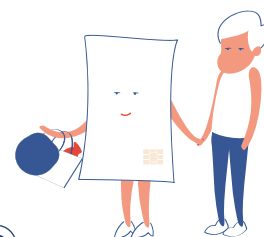
Put a little bit of your salary in a savings pot every month. It's a good routine to get into.



**2**

**SPREAD YOUR RISK**

Don't invest all your money in one place. Mix more secure schemes like cash with riskier share investments.



**3**

**CREDIT CARDS ARE EXPENSIVE**

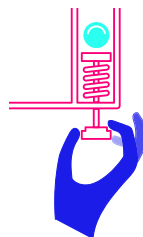
Try to pay off your credit card every month. It's an expensive form of debt.



**4**

**SAVE FOR LATER LIFE**

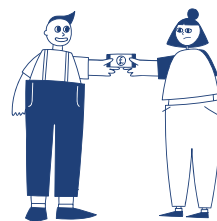
Start planning for the future today as it comes up fast. And saving into a pension includes free money!



**5**

**MAX THE FREEBIES**

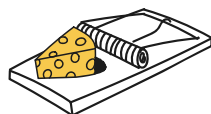
Tax is everywhere but there are some tax free products. Maximise your allowance each year.



**6**

**THE COST OF MONEY**

Don't get caught out of pocket. Check the fees, not just the potential returns. It can make a big difference to the end result.



**7**

**SEEK GOOD ADVICE**

Don't get trapped. Do your research, take recommendations, and look for advisers who follow a code of conduct.



**8**

**PLAY IT FAIR**

Pay your taxes. You will be supporting a system that supports you.