

## **The sooner you start managing your money, the richer you'll be**

### **Spending less = saving more**

If you want to have more money, you have two options: either make more money or spend less.

#### **Saving**

- **Getting cheaper deals**
- **TAKE YOUR OWN LUNCH**
- **Cutting travel costs – use the bike or walk**
- **Sharing costs with friends siblings**
- **Make shopping lists**

### **Control your budget - Keep a spending diary**

- Keep a notebook where you track what you buy and how much you spend

- You can also use your spending diary to plan ahead as well.

### **DEVELOP FINANCIAL DISCIPLINE**

- Decide how much cash is safe to carry in your wallet, how much you want to spend
- When you want to buy something, ask yourself this question, “Can I do without it today?”

### **Save before you spend**

- If you're planning a larger purchase, create a savings account
- Be careful with the credit cards
- Think about your **NEEDS** and **WANTS**
- Get a job: babysitting, walking the dogs etc.

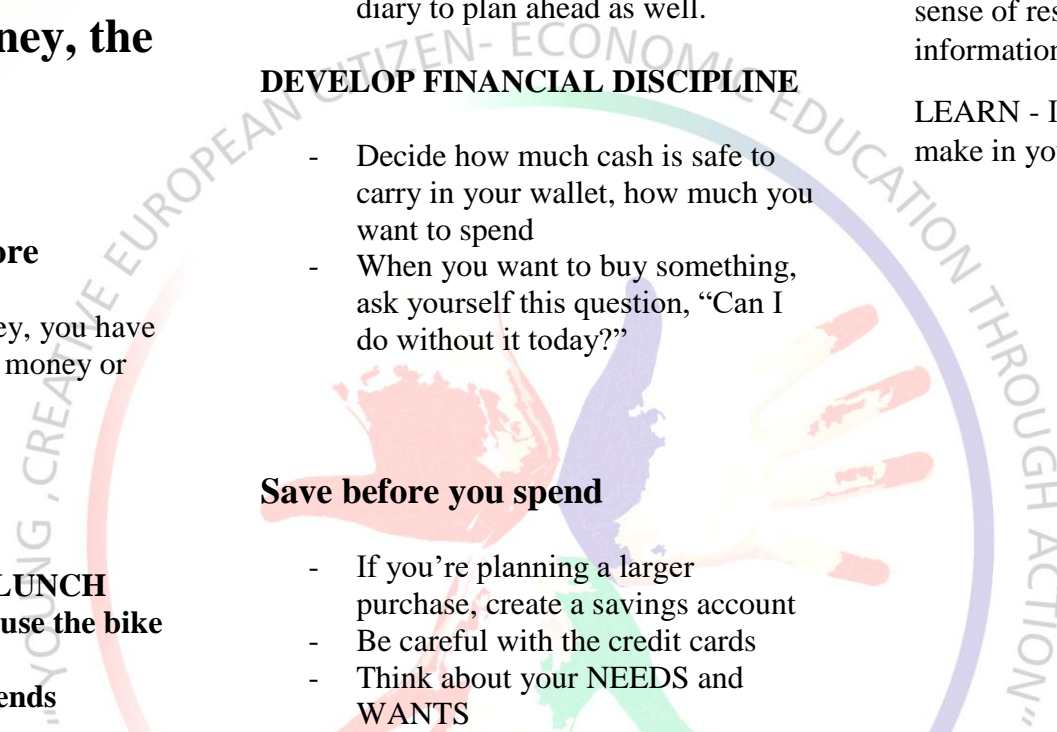
### **EDUCATE THYSELF**

Read about saving, investing, creating businesses, etc.

If you learn to deal with money, you don't spend more than you earn

Economic thinking – spirit of cooperation, sense of responsibility, source of information

LEARN - It's the best investment you can make in your future.



" YOUNG , CREATIVE EUROPEAN CITIZEN- ECONOMIC EDUCATION THROUGH ACTION "



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