

HEALTHY FINANCIAL HABITS

What are healthy financial habits?

These are actions you can take to use your money well.

These habits can help you:

- Spend carefully.
- Avoid unnecessary debts.
- Have a more secure future.

What habits can help you manage your money?

There are many habits that can help you manage your money effectively.

Here are 5 easy habits that will help you protect your money and live better.

HABIT 1. KNOWING HOW YOU SPEND YOUR MONEY

It is important to know how much money you spend and what you spend it on.

Each month, make a note of:

- How much money you earn.
- How much you pay.
- What you spend it on.

This will help you see how much money you have and what things you don't need to keep buying.

HABIT 2. SAVE A LITTLE EACH MONTH

Even if you can only save a small amount,
if you do it every month,
you'll end up saving a lot.

Save whatever you can afford to save,
whether that's €10, €50 or €200.

If you do it every month, you'll have money saved up
in case of an emergency or an unexpected expense.

HABIT 3. THINK BEFORE YOU BUY

Before you buy something, ask yourself:
Do I really need it?

Sometimes we buy things
without thinking and then regret it.

HABIT 4. USING YOUR CARD WELL

If you use a credit card,
remember to pay the monthly fee on time.
This way you won't have to pay interest.

Never spend more money than you have.

HABIT 5. IF YOU HAVE QUESTIONS, ASK THEM

You don't have to know everything about money.
Your bank will help you if you have questions.

Asking questions is a good way to learn
and make better decisions.

Why are these habits important?

Because healthy financial habits help you:

- Manage your money more efficiently.
- Deal with emergencies or unforeseen events.
- Worry about money less.

Managing your money gives you
greater peace of mind and improves your wellbeing.