



Take charge of your money – TODAY!

By making a conscious decision to take charge of your money, whether you have a little or a lot, you will ease money stress and feel more secure and in control.

There are several ways you can try to ease your financial stresses and it may not be as difficult as you think!

Below we have outlined some steps that will help you get started.

Track your spending

Where is your cash going each day? Tracking your spending helps you understand your daily money habits. This can be done in a number of ways, such as keeping a spending diary for a set time period or matching your budget to your bank statement (and Credit Card).



You may think that spending on big things is what gets you into trouble with money. But often it is the everyday little things that end up costing you more. It's good to keep track of where your money goes so you don't live beyond your means.

Create a budget

So by now you should know how much money is coming in and going out each week, fortnight or month. Compiling a [budget](#) will help to sort out your money priorities and take control of your spending and saving.

Put your budget into action and stick to it!

In order to gain maximum benefit you really need to stick to the budget you have created!

There are also many ways to save small amounts of money here and there that can help you stay on track. From cutting out that everyday coffee to switching off your appliances at the wall when you leave the house. For more tips on how to save money, please [CLICK HERE](#)

Written by YMD on behalf of FMS Group.

Information sourced from: <https://www.moneysmart.gov.au/managing-your-money/budgeting>

What you need to know

Any advice in this article is of a general nature only and does not take into account the objectives, financial situation or needs of any particular person. Therefore, before making any decision, you should consider the appropriateness of the advice with regard to those matters.

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