

# Seven ways to help you **save**



Royal Bank  
of Scotland



TOMORROW BEGINS TODAY

# From budgeting to savings goals to reviewing your outgoings, there are lots of great ways you could save money each month – whether it be for something you’ve got your sights on, or for a rainy day.

## 1 Set a budget

A good habit is to set a monthly budget to plan your spending. Categorise your current account transactions (e.g. household bills, groceries, eating out, travel, etc.) to give you a more detailed picture of where you spend your money. You’ll soon be able to spot opportunities to save each month - or even donate to charity.

## 2 Set a savings goal

Make a list of short and longer term goals to work towards and watch your savings grow. Get ahead of the game and set-up a standing order to a savings account to save a little each month before all your bills come out.

## 3 Start small

Focusing on small changes in order to save could make a world of difference when it comes to managing your money. Cutting back on a few of those non-essentials, like eating out or takeaways, could help you save a little bit each month – too drastic and they’ll soon creep back in.



#### 4 “Do I really need this?”

If you're asking yourself that question, there is a good chance you already know the answer. From gym memberships to online subscriptions, if you're not using it, cancel it. If that feels a bit drastic you can often pause payments to test the water first. Be strong.

#### 5 Get rewarded for spending

There are ways you could earn some money back when you spend. For example, many bank accounts allow you the ability to earn cash back on your everyday spending. Check out what your provider currently offers - can you make cash back on your purchases?

#### 6 Ditch that old direct debit

Take some time to review your regular payments. It's possible you'll discover at least one Direct Debit or standing order you no longer need. For most, you can cancel these online or over the phone, but it's worth checking any contracts you may have to avoid any cancellation fee or penalties.

#### 7 Shop around on your existing contracts such as TV, broadband & phone

There are always deals out there. If nothing else, challenge your current provider to match what you may have found elsewhere to save a little bit more cash each month.

There for every moment





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