



Core concepts

Pay yourself first

Putting a portion of your pay into your savings, emergency or other goal-based savings before doing anything else. After a month or two, you likely won't even notice this sum is "gone" from your budget.

Emergency fund

A solid financial cushion is to have three months' essential outgoings available in an instant access savings account

24 hour impulse

If you really want to buy something, think on it overnight. If you still want it the next day, go for it! If the feelings subside - you've saved some money.

Debt spiral

