

Resources & Support



Financial Education

Watch and learn with our educational webinars. social media and more.



Financial Support

Access personal finance, debt, & retirement guidance, from our expert partners.



Loans & Debt Consolidation

We only lend what you can afford. We help you to save while you repay and offer an easy way to consolidate vour debts.



Savings Accounts & Cash ISA's

Easy-to-use savings accounts with annual returns that share the profits with you - our members!

To access all these and more, scan the barcode or visit our website!





Your Personal Budget Planner

How To Budget

- Budget to zero before the month begins.
- Pay yourself first. Set aside savings directly from payday.
- Make a budgeting schedule and stick to it.
- Have goals and create a buffer in your budget. Track your progress.
- Prioritise paying off your debt first (if able)

Keywords

Fixed Expenses These are costs that stay the same every month.

Rent. utilities. insurance.

Sinkina Fund

A savings jar dedicated towards unexpected emergencies! Always have something in this pot!



Monthly Budget



JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC YEAR: _ Income Sources Amount Prioritize Things To Buy/Pay TOTAL: **Fixed Expenses** Budget Spent **Additional Expenses** Budget Spent TOTAL: TOTAL: Savings Amount Debt Paid Emergency/Sinking Fund **TOTAL SAVINGS: TOTAL PAID:** TOTAL BUDGET — TOTAL SPENT =

Goal Tracker

