

# YOU'RE A DREAMER



- Find out your financial position: knowledge is power, getting a handle on where you are money-wise can help you identify blind spots.



- Budgeting: tell your money what to do! Planning your spending in relation to your income can help ensure you aren't caught out.



- Check back in: set yourself a reminder to look at your finances on a regular basis and save yourself from unwanted surprises.

*Every student has their own individual experiences which contribute to their money personality. These tips are suggestions for your money style and are not a substitute for advice from a financial advisor. Speak to the New Zealand Federation of Family Budgeting Services for free budgeting advice or visit your local Citizens Advice Bureau.*