• Track your spending: do you know where your last $100 went? Keeping a record of your spending in a notebook or reviewing your bank statements monthly will help you identify where you could make small adjustments.

• **Budgeting**: allows you to enjoy the best of the best with the assurance that you can also pay all your bills.

• Create a rainy day fund: keeping a bit of money to the side helps when unexpected costs like a spontaneous holiday or losing your bond comes up. Usually you’d need three to six months of your income set aside.

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*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.*