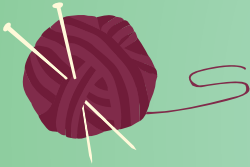


YOU'RE A NANA



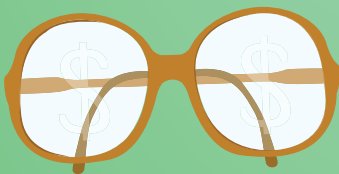
- **Experience more:** keeping a tight hold of your finances can mean that you miss out all that life has to offer. Keep an eye out for free or student priced events.



- **Invest:** get your money working for you! Checking that your savings account has the best interest rate for you is a great start.



- **Plan** for the future: where is your money going to take you? Think beyond the day to day management of your funds and dream up goals for the next three years.



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.