

# Simple Ways to Save More

## Pay it Forward

1

Paid off a loan? Redirect it to savings, e.g., save £220/month from your cleared loan repayment.

2

## Found Money

Save unexpected cash like bonuses or gifts, e.g., put your £100 tax rebate straight into your credit union savings.

## Memorable Habit

3

Make saving fun by linking it to something memorable, e.g., every time your football team wins, put £25 into savings.

4

## Milestone Match

Celebrate life milestones by turning them into savings boosts, e.g., turn 40 years old into £400 saved.

## Pay Yourself a Raise

5

Increase your monthly savings after any salary increase, e.g., add your £50 raise to savings each month.

6

## Round Your Paycheque

Round your income down to a "clean" number and save the difference, e.g., if you earn £1,873, save £73 into savings.

## Cancel & Save

7

Cancel a subscription you don't really need, and save the money instead, e.g., cancel Netflix and save it instead.

8

## Skip & Save

Skip a one-off or occasional purchase and save the money, e.g., skip a £5 coffee and put £5 into savings.



# Pay Yourself First

This is where you save money as soon as you get paid, before you spend. It treats saving like a priority, not something you do only if there's money left over.

## Typical Savings Habit



Your Income

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Bills and Debt

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Spending Money

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Leftover Savings

## Pay Yourself First



Your Income

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Savings

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Bills and Debt

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Spending Money



## Start paying yourself first today!

Set up an **automatic transfer** from your pay to your savings account and watch your savings grow effortlessly.