## FINANCIAL FITNESS: **LEVEL UP**

**SMALL SAVINGS BIG BENEFITS** 

## Want to start saving?

It can sometimes feel challenging when you're strapped for cash. But it's not impossible.

One way to get started is to think of the little things you spend money on all the time - maybe on your way to work, your lunch break, or at the weekend - and cut back a bit.

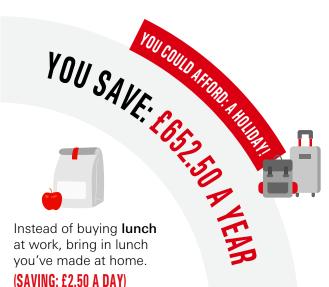
You'd be surprised by how much you can save this way and the good news is, you can start right away.

Here are a few ideas to inspire you.

\* NEAR AND A VEAR

Cycle to work instead of taking the bus.

(SAVING: £1.20 A DAY)



**MAKE ONE CHANGE** 

We all love takeaways. But what if we cut them out and just cooked on a Friday night instead? (SAVING: £10 A WEEK)



Time for a new phone? Shop around for a better phone contract rather than simply renewing your old one.

(SAVING: £15 A MONTH)

