

## Our top tips for savvy savers!

<p><b>Review automatic subscriptions:</b> Netflix, Stan, Gym memberships, LinkedIn, audible...they all add up! Conduct a review on all your monthly subscriptions and memberships and reassess what you use and what you could live without. You could save heaps!</p>	<input type="checkbox"/>
<p><b>Monthly vs Annual subscriptions:</b> Some subscriptions offer a discount when you pay annually instead of monthly. Save when you pay upfront.</p>	<input type="checkbox"/>
<p><b>Groceries:</b> Review your last month's spend and discover how much you are actually spending. Set a realistic weekly grocery budget and draw it out in cash so you can only spend the cash you have on groceries instead of tapping your card unknowingly.</p>	<input type="checkbox"/>
<p><b>Cancel all Buy Now Pay Later plans:</b> Buy Now Pay Later options may make you feel things are more affordable than they really are, leading you to spend more money than what you can afford. Remove the temptation and ease to spend unnecessarily.</p>	<input type="checkbox"/>
<p><b>Discount &amp; Rewards cards:</b> Are there fuel and discount cards that you could be taking advantage of such as Fly Buys &amp; fuel cards?</p>	<input type="checkbox"/>
<p><b>Tap less, use cash:</b> Do you even know how much you tap each week? It can add up without you even noticing. Go back to basics and set a limit each week for staples and incidentals, draw it out in cash and when you run out, that's it!</p>	<input type="checkbox"/>
<p><b>Compare providers:</b> Utilities, mobile and internet providers, insurance and private health providers.</p>	<input type="checkbox"/>
<p><b>Clean your inbox:</b> Remove the temptation by unsubscribing from all emails that encourage unnecessary spending (for example fashion retailers).</p>	<input type="checkbox"/>
<p><b>Get organised:</b> Make lunch and cut down on evening take-away. How much would this save you each week?</p>	<input type="checkbox"/>
<p><b>Clean up, sort, and sell:</b> Have you had a spring clean recently? Do you have items that you no longer use? These items could be perfect to sell on marketplace platforms to make some extra cash.</p>	<input type="checkbox"/>
<p><b>Move your Home Loan to emoney</b> It's never been easier to move your home loan to emoney with our fast and easy end-to-end digital system. No printing, no scanning, no long wait times.</p>	<input type="checkbox"/>

Speak to an emoney local Home Loan Specialist today!

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