8

7 things you can do in **15 minutes or less**

Created by Coventry University

Barrow Cadbury Trust

Thank you to our **project partners**

1. Decide on your financial goals (see our guide on setting financials goals).
2. Open a savings account: *Open one online via your online banking or go to your local bank, building society or credit union. There are also Shariah compliant savings accounts available.*
3. Set up a standing order to transfer money into your savings straight after each payday: *This takes all the hassle out of saving and means what's left in your current account is money you can budget to spend each month.*
4. Decide not to buy one item today and instead put it towards one of your goals: *Instead of buying another coffee-to go, have one at home and imagine yourself on that holiday you're saving for.*

5. **Review one of your regular payments and try to reduce it:** *For example, shop around for a better car insurance quote, or look at your mobile phone bill and see if you're paying for more than you need. You can check on a price comparison website like Uswitch.com or Moneysupermarket.com.**
6. **Challenge yourself to buy your weekly shop as cheaply as possible:** *Take your usual shopping list and try to get it all cheaper. Think about what shops you will visit and whether there are any offers or savings to be made. Some retailers offer loyalty cards and memberships that provide extra discounts and rewards.*

7. Set or review your budget:

Use our budget planner and set yourself a budget. Your needs, circumstances and income may change over time, so it's good to review it occasionally to keep it up to date with your needs.

*Other comparison websites are available.