

# Money Zingers

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## rules for looking after your money

US Social Scientist Harold Pollack believes that you can fit all you need to know about money on an index card. At Landscape we share the same belief – that when deciding on how to spend our hard-earned wages, the options should be simple to explain and understand. Here are our rules for looking after money.



1

### GET A SAVINGS HABIT

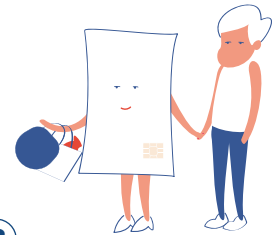
Put a little bit of your salary in a savings pot every month. It's a good routine to get into.



2

### SPREAD THE RISK

Spread the risk by mixing safer schemes like cash with riskier share investments.



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### CREDIT CARDS ARE EXPENSIVE

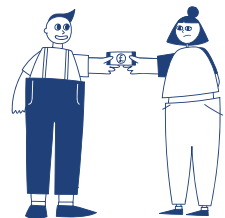
Try to pay off your credit card every month. It's an expensive form of debt.



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### SAVE FOR LATER LIFE

Start planning for the future today as it comes up fast. And saving into a pension includes free money.



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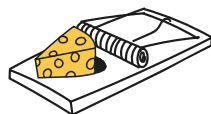
### THE COST OF MONEY

Check the fees, not just the potential returns. It can make a massive difference to the end result.

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### MAX THE PERKS

Tax is everywhere but there are some tax free products. Maximise your allowance each year.



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### SEEK GOOD ADVICE

Don't get trapped. Do your research, take recommendations, and look for advisers who follow a code of conduct.



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### PLAY IT FAIR

Pay your taxes. It supports the community and you never know when you may need the benefits system.