







Suggestions for financial disadvantages

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1. Use of the "2-account model":

We recommend you to consider the "2 account model" this consists in the creation of a different bank account from your daily use where you have access to it but we recommend that it is controlled by your financial advisor so that he/she can look for the best investment and capital saving alternatives for you. In this way in your usual bank account with the remaining income, you can have more control of your ordinary expenses.

In this new bank account, there will be a part of your income, savings, investments and only the fixed costs (rent, mortgage loan, insurance). The remaining income will be transferred to your regular bank account so that you can control your variable and ordinary expenses.

This 2-account model allows individuals to significantly improve their personal finances and make their desires and goals more within reach.

2) Consider remunerating child and family care:

Many times women take time off work to care for their children or parents when they are ill. We believe that one way to improve her self-esteem and economic situation is to remunerate the hours she spends caring for her family. A good option to consider is for her to register as a self-employed person and have her hours remunerated at a rate of 13 EUR per hour. This not only improves her financial situation but also her tax situation because she can change her TAX category and apply tax deductions, thus improving her family's financial situation.

3) If both partners work and the children are cared for by their grandparents. You could consider remunerating the care of the children by registering them as self-employed. This cost is tax deductible and allows you to improve your financial situation.

4) **One way to improve your financial situation and save money is to contact a financial advisor who can advise you and evaluate your finances. Many times people have:**

- **Insurance with outdated coverages or are overinsured.**
- **Lack of compulsory insurance against unforeseen events.**
- **Bank loans with a high or inadequate interest rate, with an installment that is difficult to pay.**

Suggestions to improve your financial situation and save money so that it can be capitalised are:

- **Have adequate and up-to-date insurance tailored to your needs.**
- **Obtain a refinancing of your loans at a lower interest rate, allowing you to better adjust your repayment to your income level.**
- **Knowing which state subsidies people can use.**
- **Have greater knowledge and control of fixed and variable expenses.**