1. **Think before you spend.**
   - You get more for your money if you plan your outgoings. This also stops you from getting into financial difficulties.

2. **Keep track of your credit card spending.**
   - Use a prepaid credit card or online services. It's a great way to control your card spending.

3. **Save for larger purchases or bills.**
   - Put enough money to one side every month. It means no stress when you have to pay the tax bill, or for holidays or the dentist.

4. **Save for the unexpected.**
   - Savings protect you from unwelcome surprises, like unexpected outgoings and financial shortfalls.

5. **Think about further education.**
   - Further education and training increases your chances of getting a secure job that pays well.

6. **Think before you move home.**
   - The cost of living is high. Can you really afford to get a flat of your own or move to a different one?

7. **Work out what buying a car really costs.**
   - The purchase price is one thing – the cost of running it is another. Even a cheap car can cost more than 500 francs a month to run.

8. **Use the support that’s available.**
   - When money’s tight you could get access to financial benefits as well as to low-cost or even free offers.

9. **Check the risk of credit or leasing.**
   - If you’re on a tight budget or lack financial security, credit and leasing can lead to money problems.

10. **Get advice early.**
    - The sooner you seek advice, the quicker you can solve your financial difficulties.

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*The following organizations helped put together these golden rules for dealing with money:*


*Juli 2016*