

Brought to you by: The logo features the text 'UCSI' on the left and 'CARD' on the right, both underlined. In the center is a large red number '1' with a white flame-like graphic inside it.

Source Supported by:

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5 Smart Ways to Implement Better Spending habits

1. Create a plan

Prioritise your spending, find out what is important to you.

Identify your goals in life.

Ensure your daily expenditure is managed in the best way possible to achieve your goal.

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2. Research before you shop

Avoid compulsive buying behaviour and engage in comparison shopping, you can even use 'riggitplus' to identify the best available financial products.

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3. Avoid your spending triggers

Try your best to avoid places that might trigger you to buy more than you usually do such as a bakery.

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4. Find an accountability partner

Talk to your partner about your plans to save, work together on ways to manage your money so that your partner can advise you on your purchases.

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5. Look for savings before you buy

Find out the best prices available so that you can make a smart purchase on websites such as 'pricepanda', 'smartshoper'.

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Sources: <https://www.everydollar.com/blog/create-better-spending-habits>