

APRIL IS FINANCIAL LITERACY MONTH

Weekly Tips Roundup —
April 12 to 18, 2025



MANAGE DEBT AND INVEST WISELY

- 12 LIVE WITHIN YOUR MEANS —**
Don't get carried away and spend more than you can afford! **Make a budget and stick to it.** This way you can avoid unnecessary debt and realise your financial goals.
- 13 AVOID CREDIT CARD DEBT —**
Credit cards carry high interest rates and if not managed properly, debt can easily accumulate.
- 14 MANAGE YOUR CREDIT CARD SPENDING —** **Aim to pay off your balance in full before the due date,** and consider making larger payments to reduce your debt faster. Avoid paying only the minimum amount.
- 15 DON'T AVOID THE MONEY TALK —**
Discuss finances with your family including your children, to ensure everyone is aligned and working toward shared financial goals.
- 16 NAVIGATE FINANCIAL STRESS —**
Create a spending plan or budget with your family's support, and track your daily expenses to avoid overspending.
- 17 BEFORE YOU INVEST, EVALUATE YOUR FINANCIAL SITUATION —**
Before investing, assess your finances to avoid compromising your financial security and ability to meet commitments.
- 18 TO INVEST OR NOT TO INVEST —**
When choosing an investment, **verify your sources, understand your risk tolerance and know when you'll need access to your money.**



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