

PLEDGE #4

Set up a savings account.

Choose a fee-free bank and open a savings account. Name it after your SMART money goal and set up an automatic transfer from your everyday account—no matter how small the amount, just make a start.

It could be a car, a holiday, or something simple that will help you reduce expenses like a new coffee machine.

You might also set up a Trouble Shooter/Emergency savings account to start prepping for any unexpected expenses that come up.



PLEDGE #5

Reduce an ongoing expense.

A coffee or tea brings joy to many of us each day, but also quickly racks up if you're buying them to takeaway. A great way to minimise an ongoing expense is to make your coffee at home or work with a plunger or percolator or coffee machine.

Or stick to a written grocery list when going to the store. Try meal prepping, bulk buying and bulk cooking at the beginning of the week to save time and money!

PLEDGE #6

Add to your income.

Sell unwanted items at a garage sale, create an ad on Facebook Marketplace, Buy Swap Sell pages, eBay and Gumtree.

Ask for a pay-rise, pick up an extra shift, sell some artwork, rent out a room.

Paying off a debt (pledge #3) also adds to your income.

MY PLEDGE

What Platypus Pledge/s will you choose?

Write a plan for achieving it:

Series of horizontal dotted lines for writing.





Echidna Tips

Check out these resources and share any of you own favourites with others or note them below.

Book: The Barefoot Investor

This book will show you how to create an entire financial plan that is so simple you can sketch it on the back of a serviette ... and you'll be able to manage your money in 10 minutes a week.

Podcast: She's on the Money

The one stop destination for millennial women who want financial freedom (without skimping on brunch).

Budgeting app: Pocketbook – Expense Tracker

Securely link your accounts from multiple banks and track all your money from one place.

YouTube channel: SugarMamma Tv

SugarMamma.TV is all about educating, inspiring and empowering YOU to create financial harmony, freedom and independence in your life.



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