



Saving



If you have a little bit of money left over at the end of the week or month then you have a head start to saving.

You could start saving this amount on a regular basis. However, if you don't have anything left then you can still save. It's not easy to change the amount of money you have coming in but most people can reduce what money goes out.

Money saving tips

Below are a number of hints and tips that may be able to help you reduce your outgoings, leaving a little bit of spare cash to save:

- Shop around to find the best deals for your gas, electricity and telephone. It's amazing what savings you can make by doing this alone.
- Don't leave appliances on standby – this still costs money.
- Turn lights off when you go out of the room.
- Adjust the timer switches on your heating so it comes on just before you come home.
- When you are thinking of buying something, ask yourself whether it's something you 'need' or something you 'want'.
- Take advantage of special offers and money-off coupons.
- Work out a personal budget...we can help you.

Reasons to save

There are many reasons people choose to save, including:

- To plan ahead for unexpected circumstances.
- To provide security for the family.
- For a financially comfortable retirement.
- For a specific item that you want to purchase in the future.

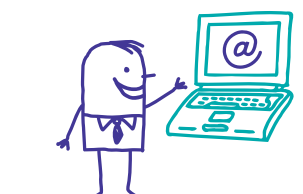
3 steps to help you start saving

STEP 1 — Set a saving goal. What are you saving for and how much do you want to save?

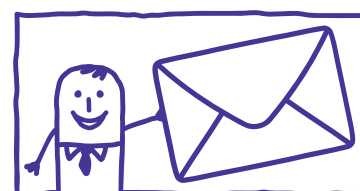
STEP 2 — Work out how much you can afford to save

STEP 3 — Decide on how and where you will save your money, for example, setting up a standing order or paying cash into a savings account or credit union

Getting in touch



www.renfrewshire.gov.uk/adviceworks



Visit or write to:
Advice Works, 25 Church
Street, Johnstone PA5 8FA

ADVICE WORKS

Drop-in times



Erskine

Erskine Library
Bridgewater Shopping Centre
Bridgewater Place
PA8 7AA

Friday, 9am to 11am.

Johnstone

Johnstone Town Hall
25 Church Street
PA5 8FA

**Monday to Thursday,
9am to 11am.**

Paisley

Customer Service Centre
Renfrewshire House
Cotton Street
PA1 1BU

**Monday, Tuesday and
Friday, 9am to 11am
and 1pm to 3pm.**

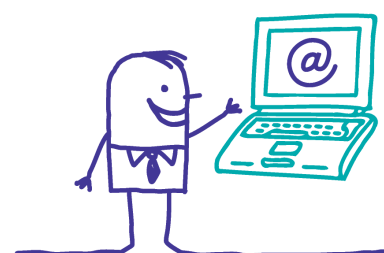
Renfrew

Renfrew Health Centre
Ferry Road
PA4 8SB

**Wednesday and Thursday,
1pm to 3pm.**



HELPLINE
0300 300 1238
10am-4pm Monday to Friday



www.renfrewshire.gov.uk/adviceworks