



# FIND YOUR FINANCIAL BALANCE



## Tips to manage your debt

Higher costs and interest rates mean that you may need to adjust your budget to find the right balance between daily spending and paying down debt.



### Review your budget

to identify where you can cut expenses, so you have more money to pay down your debt



### Pay down your debt

with the highest interest rate first to pay less interest



### Avoid taking on more debt in the future

by saving for your financial goals



### Consider consolidating high interest debts

into a loan with a lower interest rate

## If you need to borrow money...



### Borrow responsibly

to build a good credit history and know the difference between good and bad debt



### Choose the right product

for your needs and circumstances



### Know your rights

when borrowing money

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