

Paradigm
Norton | for life

Organise your money

In 7 Easy Steps

#forlife – let's get started

Organise your money in 7 easy steps

Budget

Spend less than you earn – Is it a need or a want? Could you save up rather than buy it now?

Debts

Pay off the highest interest first – sometimes borrowing is unavoidable, start by paying off the most expensive ones first.

Cash Buffer

Build an 'in case of emergencies' fund – 3 months worth of rent and bills is a good place to start.

Goals

It's much easier to save if you have something in mind such as a car, holiday or house deposit.

Company Pension

Instantly double what you put in with your 4% minimum contribution:
4% (you) + 1% (government) + 3% employer = 8%

Start NOW!!

Time really is money – Save £100 p.m. from 20 and you'll have £83,226 (5% p.a. return) when you're 50 compared to only £41,103 if you start from 30.

Keep it Going

Check in every 6 months – This will help you stay on top of your financial future and avoid any bad habits.

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