

What's the least you can do when you're having trouble saving money?

Are you having trouble saving money? Maybe you're struggling to pay off student loans, credit card debt or you're just overspending each month. Whatever the case, these tips can help you save money, even when it's the last thing you think you can do.

Save Automatically

Make saving money easier with automatic transfers. Set up a recurring transfer quickly and easily through your online banking. You can arrange to move money from your current account to a savings account automatically, each time your pay is deposited. This way, you don't have to remember to transfer money to your savings each pay period. Try the same thing for your retirement savings with auto contributions to your pension, which you can set up through your work.

Apps Can Help

If you just don't know where your money goes each month, try using a budget app to track your daily spending, receive notifications when you overspend, and even move money to savings based on your daily checking account balance. Choose an app that helps you see your spending based on categories like groceries, petrol, restaurants, etc. This can also be useful if you and your partner are both trying to stay within a household budget, as it will track spending for both of you. Check out [Goodbudget](#), [OnTrees](#), or [Wally](#).

Consolidate Your Debt

It can be tricky to stay on top of all your payments when you face multiple credit card or loan payments monthly — and missing payments may damage your credit score. Instead, combine your credit card payments to the lowest interest rate option. Keep your eyes open for a low rate balance transfer offer, and then either online, or with checks provided by the credit card company, move your higher-interest credit card balances onto this one card to simplify payments and save money on interest.

Bundle Your Payments

Another option is to bundle similar products with one supplier for a discount. For example, getting auto and home insurance from one company can save you money if they offer a multi-product discount. Or, if you use different service providers for your phone, TV and internet plans, you may be paying more than you would if you combined all your services into one bundle with one company. Call each service provider to ask what your total payment would be if you combined your services with them, then go with the best offer.

Learn to Say “No”

The tough truth is, if you're having trouble saving money, you'll have to learn to say “no” to expenses that don't fit your budget. Avoid unnecessary expenses by eliminating daily spending on things like specialty coffees and restaurant meals, and be more selective about outings with friends you're invited to.

Saving money can be a challenge, but the first step toward a more secure financial future is believing that it's possible. Make small changes first, and as you see your savings grow, you may feel motivated to up your savings game even more.

The MetLife School of Money Smart Skills

Getting the right protection is just part of what it takes to be money smart - MetLife have created a range of tips and tools to help boost your financial know-how.

Visit www.metlife.co.uk/moneysmart for more information

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