

Making finances a family affair: Promoting financial wellbeing for all



Talk about money

Make financial planning a positive family ritual. Sit together at regular intervals to identify ways to lower expenses, increase income and savings.



Set up a family budget

Get everyone involved while planning the family budget. Take a look at the spends, understand the “needs” versus the “wants” and find areas to cut back.



Set a goal

Create a short and long-term savings plan — be it for education, a holiday, a house, vehicle or even emergencies. Make sure everyone works towards it.



Assign responsibilities

Improve accountability within the family by designating tasks. Assigning small duties to children will teach them how to manage and curtail expenses.



Make saving fun

Celebrate if a savings goal is reached before time. This will keep everyone motivated to pool in money when there's a surplus.



Talk to a financial advisor

Managing money is not easy. Get professional help when you think you want to make the most of your earnings and to learn the art of smart investing.



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