Resources & Tips To Help You Look After Your Finances And Assets

Summary: Good old fashioned tips about looking after your money and assets. Resource links to help build good money management practices for yourself, family, business, retirement and hopefully your children's children. Where to go if you have been cheated.

Article Information**Category:** Dr Brandson's Blog
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23 Mar 2014 - 1:41am





Look After Your Money - The Banks And Government Won't

Here we have listed a few good websites that can help with budgeting and other financial skills, but first we would like to give you just a couple of tips which will save many of you a lot of money and trouble. As a general rule try to avoid borrowing or going into debt for items that do not have a chance of increasing in value.

In other words - it is best to borrow for investments that are more than likely to increase in value. Consumer goods are best saved for. Encourage youngsters to save at least 15% of whatever they earn from as young an age as possible. This habit developed early makes a big difference to how much borrowing you will need to do.
Vote for politicians that don't make it harder for you to make ends meet or to save for a reasonable retirement.

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Whenever you are dealing with a bank whether for a loan, credit card, insurance plan or any other financial service always check the fine print in the contract. You must keep a copy of the original. This is especially critical with home and business loans. Fraud and forgery is common. If you can prove that you documents were falsified you might be able to have the loan wiped .... and keep your property. BRN's campaign wants to make this common knowledge.

If at all possible - do not use a Credit Card – ever. Use a Debit Card only and just top it up regularly. Also if you can swing it just have one card – no add on supplementary cards.

Look forward to world Cut Up The Credit Card Day – coming soon.

Financial Stress & Emotional Burnout

The toll on us if we have taken a financial blow can be enormous, especially is our circumstances are on-going or have been caused by someone else's actions or by criminal, unjust and dodgy dealings by - oh hmm, maybe one of the top 4 Australian banks?

If you are suffering emotional upset or stress please read Dr Brandson's depression help page for some excellent tips, help and resources.

Websites For More Information: The Financial Ombudsman Service
http://www.fos.org.au/homepage/
Australian Government – Personal Finance advice
http://australia.gov.au/topics/economy-money-and-tax/personal-finance
Personal Finance Savings And Tips
http://www.ideas-to-save-money.com/personal-finance.php
Family Budgeting
http://www.kidspot.com.au/Family-Budget-Money-saving-tips-Preparing-a-family-budget+1788+156+article.htm
50 Financial Tips
http://www.huffingtonpost.com/learnvest/50-tips-for-living-your-b_b_5630322.html

Related Links: Depression Help

Source URL (modified on 13 Nov 2016 - 3:59pm):
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