

SAVINGS TIPS

- 1) Use your savings to invest in equities in a disciplined manner. It is a proven way to multiply your hard-earned money.
2. If you are a frequent traveler, remember to carry small portions of water and food to the airport. It saves a lot of money as the cost of food items is quite high at airports.
3. Buy groceries or non-perishable food items in bulk to avail cashback or discounts.
4. Plan your travel well in advance to get the best rate.
5. Inculcate good saving habits in your kids by encouraging them to save. Allow them to take informed decisions while buying toys, books and sports items. Also, explain to them the power of compounding through simple real life examples.
6. As you save, try and avoid wastage. Distribute among needy people. It will give you some peace and satisfaction which are equally important as financial stability.
7. Share your rides whenever possible. It will help save 20 to 30 per cent fuel expenditure. .
8. Keep your savings in liquid or debt funds instead of in a saving account. It will provide better post tax returns with the required liquidity.

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