

# Principles in dealing with money

## 1 Plan your expenses

A budget helps you to plan your expenses. This way you know how much money you can spend on what. And you will be less surprised by high bills.



## 2 Inform yourself and make conscious decisions

When making important financial decisions, it is worth calculating the exact costs and risks in advance. Think about what impact the decision will have on your budget.



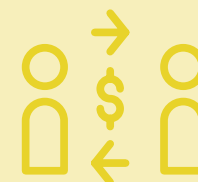
## 3 Keep an overview

To avoid debt, it is important to keep track of your finances and administration. Useful tools can make your life easier.



## 4 Check eligibility for financial support

For people with little money, there are various offers for financial relief. It is therefore worth checking whether you are entitled to support.



## 5 Get support early in the event of financial difficulties

In the event of financial difficulties, it is advisable to seek professional support as soon as possible. In this way, solutions can be developed together.

