

Your money checklist:

9 money moves you should make ahead of the new year

Salary Finance



Set your money goals

Draft a plan based on your money goals and be realistic about these. Use this [Money Health Check](#) tool to get a clear picture of where you currently stand with your finances.



Cut back on spending

Review your 2023 spending habits so far and think of ways to reduce these in 2024. For extra inspo check out our [Savings Guide](#) for handy saving tips and hacks on everyday essentials.



Use technology

Take advantage of apps that can be used to help you manage your money and save on purchases. Apps like [Money Dashboard](#) lets you manage your bills, track your spending and set budgets all in one place.



Prioritise your debt

Consider consolidating your debt repayments and prioritise the ones with the highest interest first. Salary Finance offers loans repaid through salary - to see if you have access to a salary-linked loan, click [here](#).



Understand your credit score

Credit report for free on websites like [Experian](#) and [ClearScore](#) and explore [ways to improve your score](#).



Invest in yourself

Interested in learning a new skill, broadening your knowledge or refining your expertise? Check out these [four actionable steps](#) to help get you started.



Protect yourself

Evaluate all your insurance coverage levels and check they are all still fit for purpose - could you get a better deal anywhere else or are you entitled to a discount?



Don't get scammed!

Never part ways with account or personal information on unexpected calls or suspicious emails. Checkout [this blog](#) on things to look out for and what to do if you become a victim of cybercrime.



Plan for the future

The biggest long-term financial goal for most people is saving enough money to retire. This [pension health check plan](#) is a great place to start.



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