

When you get your paycheck, know the difference between **needs and wants**

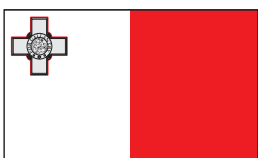
**YOU WILL ONLY MANAGE YOUR FINANCES
IF YOU ARE FINANCIALLY CAPABLE –
that is, if you have the knowledge and skills
on retirement and financial matters.**

It is important that you prioritise your budget and take charge of your money, so that you:

- Pay for the things you need such as food and your current bills
- Direct your money to where it matters most
- Get out of the trap of living from one wage to the next, or one social benefit to the next, or one pension cheque to the next
- Ease money stress and stay on top of your bills
- Prepare for emergencies and unplanned expenses
- Save for something special
- Set goals so you can enjoy more of the good things in life.

KNOW. PLAN. ACT.

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Operational Programme II- European Structural and Investment Funds 2014-2020
"Investing in human capital to create more opportunities and promote the well-being of society"

Project part-financed by the European Social Fund
Co-financing rate: 80% European Union; 20% National Funds

