



II ENCONTRO MOOC FOR FINANCIAL LITERACY

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Name: MOOC FOR FINANCIAL LITERACY

TAKE GOOD CARE OF YOUR MONEY: HOW TO SAVE MONEY

Financial education is a long way, but like every journey, it begins with the first step. This step should be to make a commitment to yourself and change your relationship with money.

1ST STEP: FOCUS! YOUR WEEKLY BUDGET

Think where you should apply your weekly budget.

Is it important to learn to save?

Saving and investing is a very wise decision that can make a difference in your future.

2ND STEP: BEFORE YOU BUY YOU NEED THINK

Do not give in to your financial impulses.

Before shopping, identify your needs.

Need and want.

Recognizes the difference between wants and needs.

Bad thinking carry expenses on impulse.

Impulse buying or buying after weighing (or weighing / evaluating) pros and cons.

3RD STEP: PLAN YOUR EXPENSES

How about making plans for your money?

Planning in advance and discipline at the time of shopping are fundamental.

Make lists of everything you want in the short, medium and long term.

Research and plan your money for each of your goals.

4TH STEP: SPEND WEIGHT AND MEASURE

It is important to live according with the means we have.

Do not spend all the income we have.

Spending more than we have or need can compromise the future.

5TH STEP: EXPENSES REQUIRED (indispensable expenses) # SUPERFLUOUS EXPENSES (expendable expenses)

Gives priority to the expenses required.

Necessary and superfluous (or unnecessary / unnecessary) expenses.

Make choices leaving emotions aside.

6TH STEP: DON'T BUY WHAT YOU CAN'T AFFORD.

Can I spend X euros to buy this?

Is this essential?

Do I really need this?

Do I have to buy this now? Or can you wait a little longer?

Will this influence my life in any positive way?

I'll use? Is the value for money worth it?

7TH STEP: DIFFERENCE BETWEEN PRICE AND VALUE

How much is 20 euros spent on clothes, rides or electronics? All of these things have a price but little long-term value.

Each thing has a price and a value, if the price is greater than the value, do not buy.

8TH STEP: CUT OUT THINGS THAT ARE NOT NECESSARY!

Record your expenses.

Creates an order of priorities. Divide the expenses between necessary for your survival and the superfluous.

9TH STEP: SEARCH FOR WAYS TO ENTERTAIN YOURSELF WITHOUT SPENDING A FORTUNE.

Virtual Museums.

Going to the beach and picnic.

Tassel walks: go jogging by the sea or practice gym in a pleasant garden.

Free culture: free activities.

Free online reading.

10TH STEP: ENJOY TECHNOLOGY

Since we live in the age of technology, why not take advantage?

There are online applications and tools that will make it easy - a lot! - your life.

PORTUGUESE PROVERBS ABOUT MONEY

Explain their meaning so that you can apply them more wisely.

- Money does not fall from heaven
- Money is not born in the trees
- Time is money
- Grain by grain, the hen fills her belly
- Sweaty money is blessed money
- The money flies
- Who buys what they can't, sells what they don't want
- The rings go, the fingers are
- Those who buy without power sell unintentionally
- It's late for economy when the bag is empty
- Don't put the money in the bag without seeing if there is a hole
- Save your money for bad weather
- Saves pennies, you will have millions
- Money like that how it came, so it goes
- Cash in hand is gale
- A penny saved is a penny earned
- Who has no money, no addictions
- Tighten the straps to the bag or tighten the belt
- Dumb bag, Money on the loose
- Forewarned man is worth for two
- It's late for economy when the bag is empty
- Don't put the money in the bag without seeing if there is a hole
- Those who buy without power sell unintentionally
- Insurance died of old

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