

# Finances

based on work of Michał Szafrński (<https://jakoszczedzacpieniadze.pl/>)  
and Aneta Rokicka from Fundacja Wyobraź sobie



# Where to start?



# What are your beliefs about money?





# Set the financial goal



# Pay off your debts



# Save for:



- current expenses
- emergency fund
- financial pillow

# Investments





# Financial habits



How can you reduce expenses?

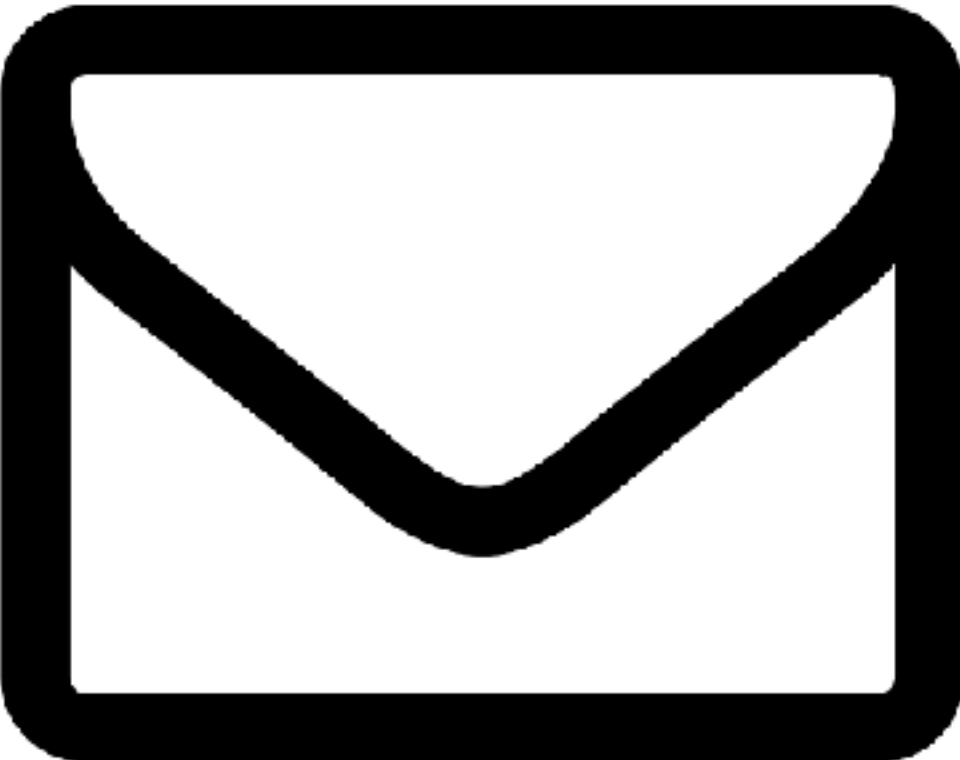
Transfer 10% of your income  
to savings account



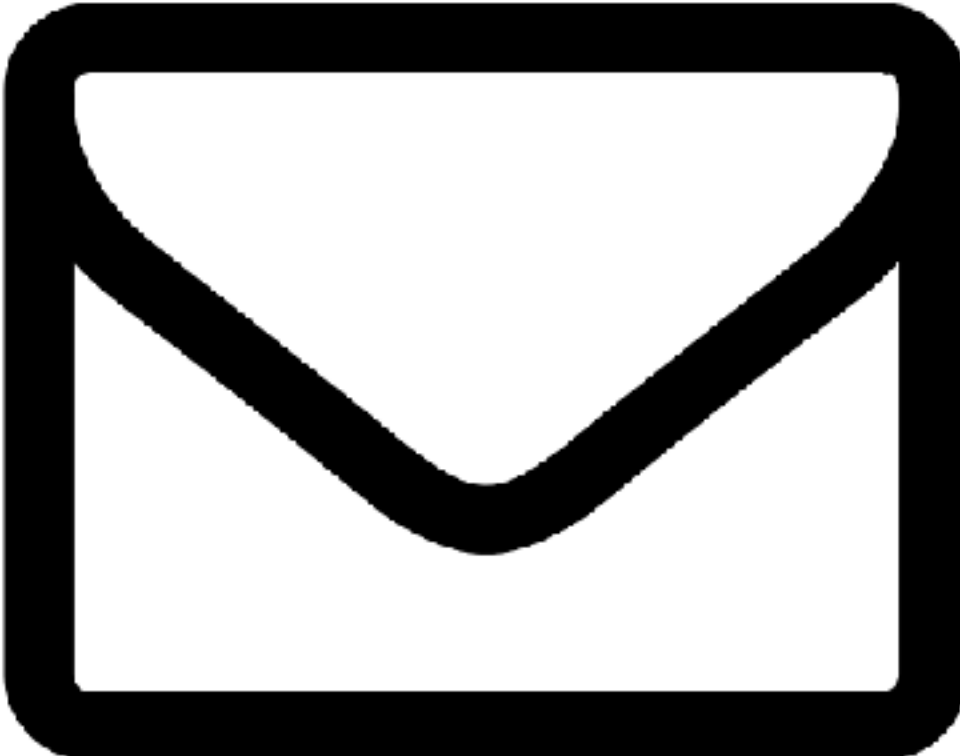
# Envelope system



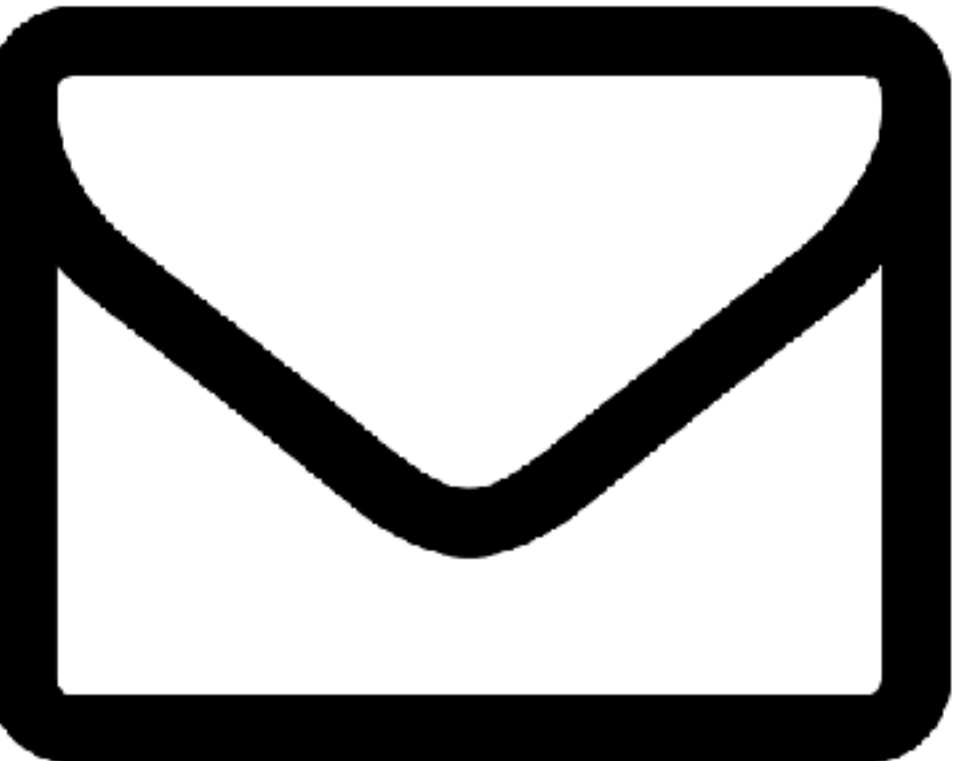
10% --> saving account



⇒ Week 1



Week 2 ←



⇒ Week 3



Week 4 ←



### Fixed expenses

house, water, gas,  
electricity, Internet



### Bigger shopping

holiday, car, equipment



### Entertainment

### Food



### Transport



### Savings/ investments



# Separate finances from emotions

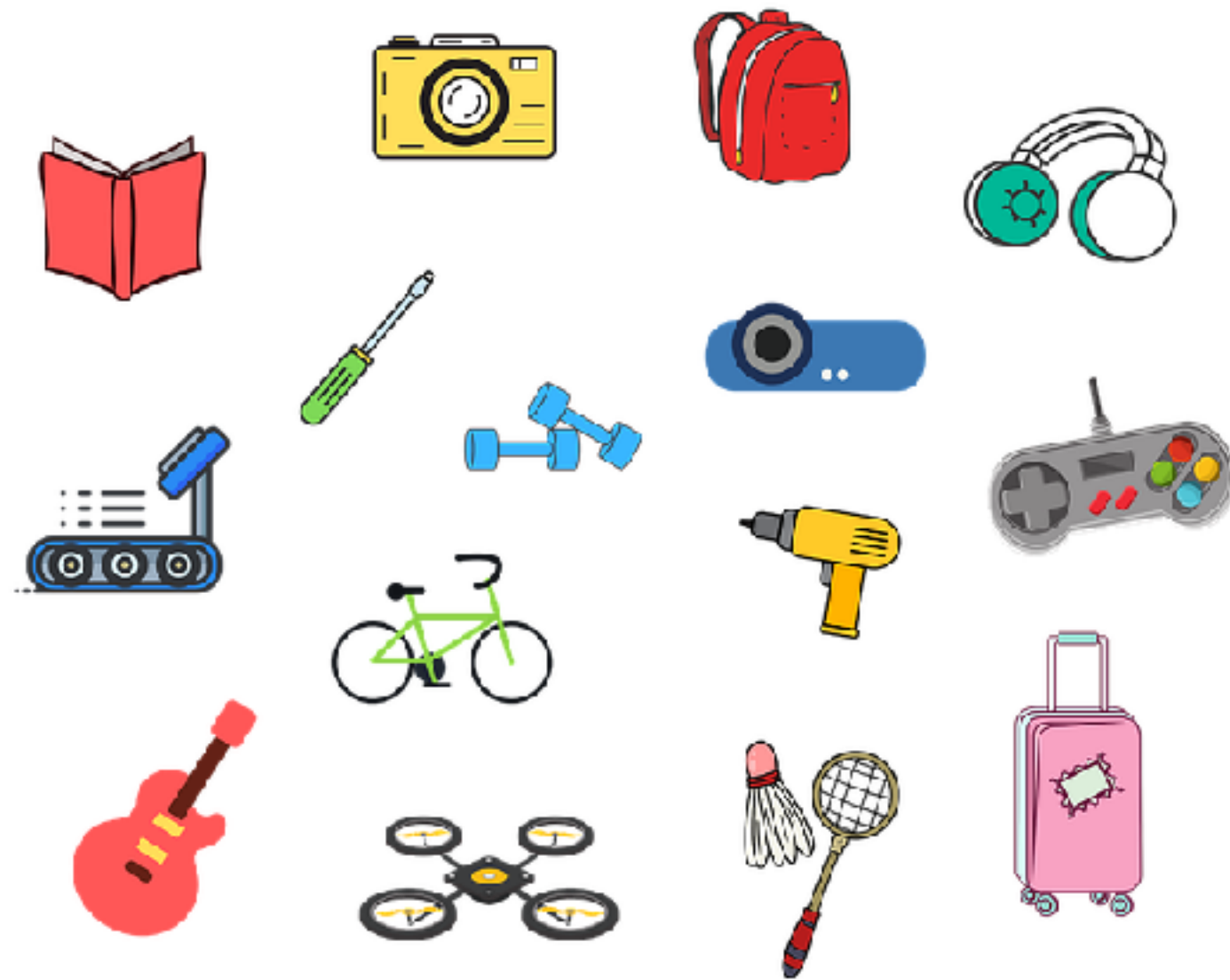


If you shop for more than 50 euro - wait 48h





# Sell unnecessary things



# Money versus time

- how much you earn per hour?



DIVERSIFY



How can you get more income?