

# SPENDING WISELY

It's so important to be in control of your money and your spending. But it's not as easy as it seems. From hidden costs and sneaky scams to addictive purchases, there are many spending challenges to trip you up. Know what to look out for with these five top tips.

## 1. IN-APP ADDS UP



Being able to get free apps or games is great. But be aware they'll often have **in-app purchases** where you have to pay to get access to new features or to progress through a game.

Whilst it might be 99p here, or 99p there, these small costs can soon add up.

**KNOW WHAT YOU'RE DOWNLOADING, AND STAY ON TOP OF THE ADDED EXTRAS**



## 2. REMIND YOURSELF TO UNSUBSCRIBE

With some subscription services, you can sign up for a free trial. **But as soon as that trial comes to an end, you'll start to be charged.**

If you don't want to pay for a service, whether that's a TV streaming subscription or recipe box delivery, **remember to make a note of the trial end date and cancel it in time.**

**SET A REMINDER TO CANCEL FREE TRIALS BEFORE PAYMENTS KICK IN**

## 3. DON'T BE CATFISHED

Scams on social media are on the rise. From fake modeling agencies to new business ventures that promise to turn you into an entrepreneur with tons of cash... you may be contacted with promises of fame and fortune.

**Just remember, if something sounds too good to be true, it probably is.**

**ALWAYS DO YOUR RESEARCH. CHECK OUT A COMPANY BEFORE YOU HAND OVER ANY MONEY.**

## 4. ALL BETS ARE OFF

Did you know that **in the UK over 55,000 under 18s have a severe gambling habit?** It can often seem like just a bit of fun, but gambling needs to be taken seriously - by being so addictive, **it can massively impact your finances, mental health and relationships.**

Arcades, casinos, lotteries, bingo, betting... **just know what you're getting yourself into** when you spend your money on gambling.

**IF YOU'RE IN NEED OF SUPPORT WITH A GAMBLING ADDICTION, VISIT [GAMCARE.ORG.UK](http://GAMCARE.ORG.UK), OR FOR HSBC CUSTOMERS [CLICK HERE](#)**

## 5. BASIC BUDGETING ALWAYS HELPS

**The easiest way to stay in control of your money is to budget.** There are so many free websites, apps and tools out there which can help you budget. You can use these to keep a close eye on what you're spending at all times.

**FOR MORE RESOURCES, VISIT [HSBC.CO.UK/LEVELUP](http://HSBC.CO.UK/LEVELUP)**