



fish4mortgage

Fish4Mortgage
Lee House, 104 High street
Worle, Weston Super Mare
Somerset, BS22 6HD

Telephone: 01934 519111
Web: www.fish4mortgage.com
Twitter: [brian@F4mortgage](https://twitter.com/brian@F4mortgage)

Getting more financially savvy

Sorting out finances high on most people's list

Britons are determined to become more financially savvy about their saving and spending habits this year, with three quarters (76%) of adults admitting they are prepared to moderate their lifestyle, according to a new survey by Standard Life.

SAVING A KEY FINANCIAL PRIORITY

Showing that sorting out our finances is high on our list, nearly half of adults (46%) made a money-related New Year's resolution at the start of this year. Topping the table is saving more – nearly a quarter (22%) of adults plan to save more this year, and one in five (19%) hope to cut day-to-day costs.

Less than a third of people (28%) are currently happy with the amount of money that they save, with a quarter of adults (26%) not currently saving at all despite thinking they should, and 37% don't save as much as they think they should.

'BIG TICKET' SPEND

Despite the increased focus on saving, 65% of adults are still planning a 'big ticket' spend at some point this year. Over half of these people (53%) are expecting to cover the cost from their savings, while 27% plan to cut back on day-to-day spending to afford these bigger buys.

TAKE STOCK OF WHERE YOU ARE

If you would like to review your financial plans and take stock of what you need to do next, please contact us to discuss how we can help you.

Source data:

The survey was carried out online by YouGov who interviewed a total of 5,144 adults between 31 October and 5 November 2014. The figures have been weighted and are representative of all UK adults (aged 18+).

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