

ATM	cash	habit	avoid	temptation
encourage	overdrafts	withdrawing	run out of	borrow

Ms Friedgut advises  a certain amount of cash from an  each week to spend in local shops or on the high street. 'There is a massive danger with debit cards. Companies like these methods because they  customers to spend money. Limiting yourself to  really helps you to control your spending' If you  cash, you should resist the  to use your debit card so you can learn to live within your limits. For that reason, it may also be sensible to  accounts that offer large  so that you do not  without a very good reason. It's also important to get into the  of checking your bank account regularly. This has now become easier with new online banking services and apps.