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Start thinking about goals – short / medium / long term. Be realistic about them and plan your spending accordingly. Keep track of your spending and review your budget regularly. If your circumstances change, for instance, if you get a pay rise or your bills increase, then you'll need to make suitable adjustments.

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It's possible to make sensible money in the stock market if you invest for the long-term and make sure you only put your cash in simple products that have low charges. The two main products that

fall into this category are Index-tracking funds (also known as 'Trackers') and Exchange-traded funds (ETFs).

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Your will should be kept in a safe place, where it's unlikely to be lost or damaged. If you choose this option, make sure your executors know where to look and can access it - for example, if it's in your safe, your executor will need to know the combination.

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