

**Don't spend
more than you
can afford.**

Information for young adults

Cembra makes an active contribution to avoiding debt.

We recommend the following when managing your money:

- ✓ Get an overview of your total income and expenditure.
- ✓ Create a personal monthly budget with all regular and occasional expenses such as rent, taxes, insurance, household, health, transport, leisure, etc. Determine your monthly surplus.
- ✓ Make provisions in good time for unexpected expenses such as the dentist, repairs, fines, rent increases and accidents. It is best to set up an extra account at your bank for this purpose.
- ✓ Credit cards are convenient. However, only use them within your budget.
- ✓ Never make purchases without a plan and without a critical check.
- ✓ Automate your payment transactions, e.g. direct debit (LSV) for health insurance premiums or telephone bills, standing orders for rent.

The following measures will help you to avoid exhausting the financial scope of a personal loan. This will help you avoid serious financial bottlenecks.

- ✓ Create a realistic budget plan.
- ✓ Be sure of the benefits of your purchase.
- ✓ Do not spend money too liberally, i.e. do not buy anything that you could not save up for yourself within the term of the credit agreement.
- ✓ Make sure you have enough financial flexibility to maintain your standard of living while covering the monthly loan instalments:
Apply for a cash loan quickly & easily:
cembra.ch/en/credits/cash-credit/
- ✓ Be aware that paying monthly instalments can become a burden because your purchase may lose its appeal over time.

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