



WHAT'S CHEWING UP YOUR PAY CHEQUE?

These sneaky little things can add up to big expenses.

Why is it that your fortnightly pay only seems to last 12 days? If you're sick of cadging \$20 off your pals due to 48-hour bankruptcy, here's what might be zapping your cash.

COFFEE AND COCKTAILS

Sadly, this isn't what financial experts are referring to when they talk about liquid assets. Your daily caffeine fix can add up, so try to make the cafe variety a weekend-only treat. And fancy cocktails are another purse drainer, usually

going for \$15 a pop. You're better off sticking to cheaper mixed drinks or splitting a bottle of wine with mates.

MANE MAINTENANCE

Keeping a swish-worthy head of hair is costly, especially if you're not so fond of your natural colour. Hairstylist Brad Ngata (bradngata.com.au) recommends asking for the balayage technique, as the gradual effect looks great but is a lot less expensive in upkeep. In terms of styles, he suggests copying Abbey Lee Kershaw's bob, which will grow out gracefully.

WITHHELD TAXES

Make sure you've provided your tax file number to your employer, otherwise you'll be taxed at the highest rate!

MOBILE

Instead of entering a long-term contract, go for a prepaid phone - this way, you'll know how much you're spending as you go. It's especially important when you're travelling, because you might get slugged with roaming charges or other unexpected fees - always a nasty surprise.

GUILTLESS SPENDING

You should never feel guilty about dropping cash on investments. "Make sure money for your investments is the first thing that comes out of your pay," says Noel Whittaker, finance expert and co-author of *The Beginner's Guide To Wealth* (Simon & Schuster, \$24.95).

EATING OUT

If your kitchen counter only sees takeaway boxes, it's no surprise you're on financial struggle street. Nutritionist Kristen Beck's (beckhealth.com.au) make-your-own-lunch idea is a wholegrain bread roll or wrap with salad and some tinned tuna, salmon or turkey. If you really must eat out, sushi rolls and Vietnamese rice paper rolls are cheap and healthy options.

DEBTS

The interest you pay on your credit card is dead money, as your pay packet is automatically reduced by the amount you owe on debt. Learn to live within your means and don't let the lure of credit entice you to buy things you can't afford. □

