

Cut



Read more about this at www.moneysavingexpert.com/mantras

**If the answer is no...
DON'T BUY IT!**

**HAVE YOU CHECKED PRICES ELSEWHERE?
CAN I AFFORD IT?
DO I NEED IT?**

IF YOU'RE SKINT...



Martin's Money Mantras

Martin's Money Mantras



IF YOU'RE NOT SKINT...

**WILL I USE IT?
IS IT WORTH IT?
HAVE YOU CHECKED PRICES ELSEWHERE?**

**If the answer is no...
DON'T BUY IT!**

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