

Cut



Read more about this at [www.moneysavingexpert.com/mantras](http://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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