

Use your financial account safely

Choose a PIN number which only you know



Always keep your PIN number a secret



Be aware of fraud calls



If you receive a call asking for your PIN number, hang up, even if they say they are from your bank

Never share your PIN number

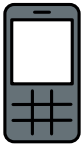
"I don't share my PIN number with anyone to keep my account safe"



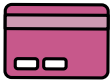
Financial services are for you

A digital account is...

Safe & Easy



You can access your account from your phone



You can use a debit card

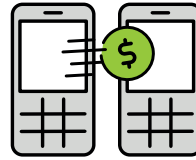


You can withdraw your money anytime



You can keep your money safe in the bank

Convenient



Send money



Pay bills



Paying merchants



Mobile top up

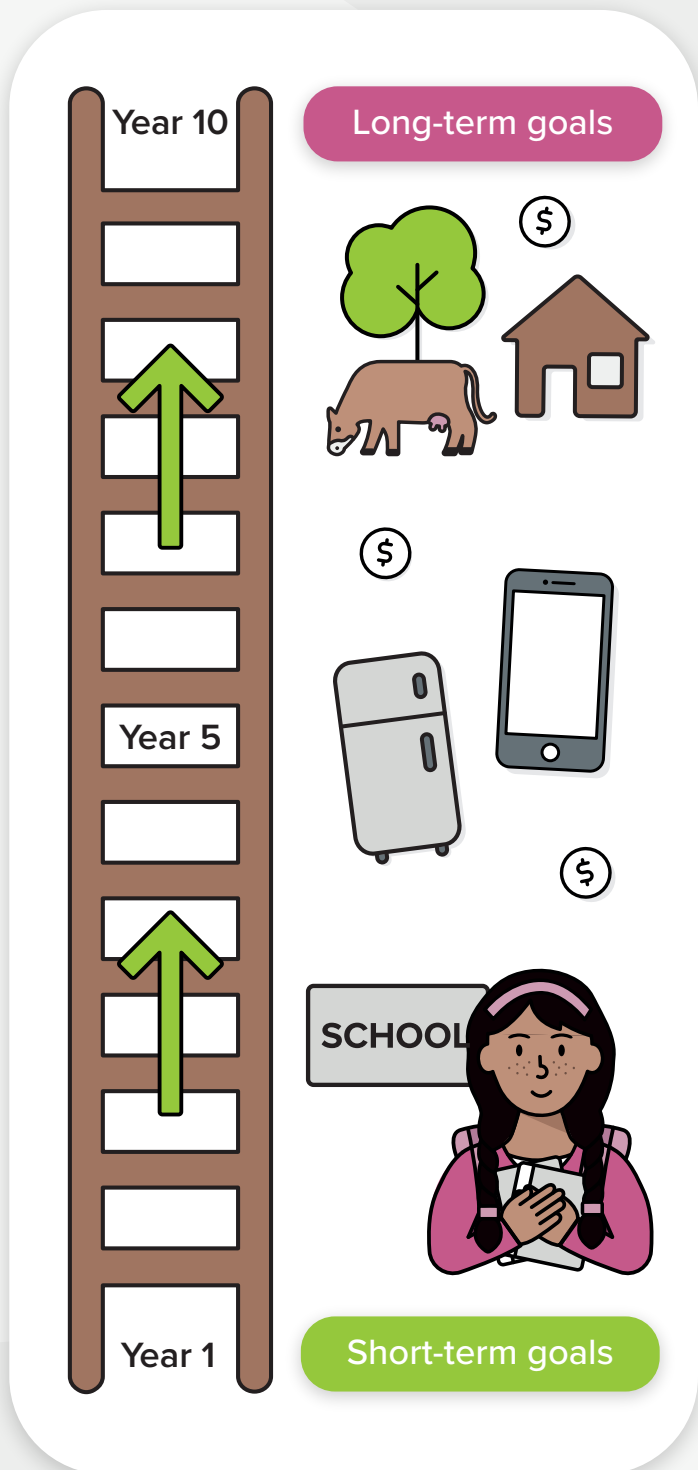
- On your account, you can track income and your expenses each month and have control over your wage
- Make sure you know what the fees and account limits are
- If you face any problems, contact your factory manager or call your financial service provider

“Having a digital account in my name helps me to control my income and save. It is also very convenient to send money back home”



Financial planning

What are your financial goals?



TOP TIP

Discuss and agree your goals and how much to save with your family

Start saving towards your goals on your digital account and check your balance to monitor your spending

“My goal is for my daughter to go to college. I also want to buy some agricultural land in my village. I have planned with my family how much we need to save every month to reach our goals”



How to budget

	Item	Amount
Income	WAGES	
	Your wages	
	Your spouse's wages	
	OTHER INCOME	
	Agriculture Income	
Expenses	ESSENTIALS	
	Healthy food	
	Rent	
	Bills	
	Medicine	
	School fees	
	NON-ESSENTIALS	
Snacks & sweets		
New clothes		
Balance	Income minus expenses	

Money left = your savings

TOP TIP

Create a budget with your family

Focus on essential expenses and reduce non-essential items

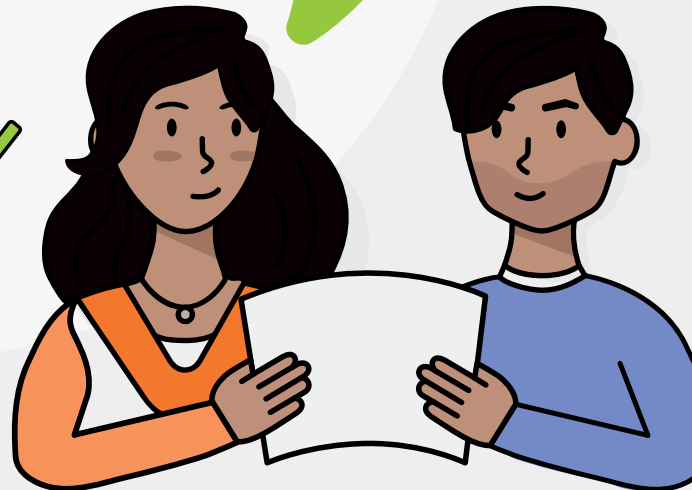
Keep your savings in your financial account

"I created my budget with my family, and we were able to reduce unhealthy snacks and save for our daughter's future college fees"

Prioritize your essential costs



Reduce non-essential costs



Everyone can save, start today!

Why you should save



- To reach your goals
- In case of emergencies

How to save



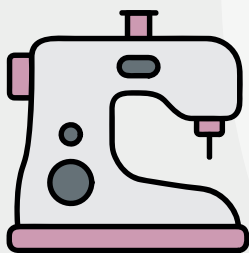
- Decide how much to save each month and stick to it
- Only cash out what you need, keep the rest safe in your account

Keep your money safe



- Open and use a savings account

“I save 1000 taka a month in my bank account towards my dream of sending my daughter to college”



RESPONSIBLE LOANS

- It's better to save towards a big expense, rather than take out a loan
- If you really do need to take a loan then only take from reputable sources such as banks
- If you miss a loan payment it will end up costing you more

Talking about finances with your family

Families that discuss finances together are more likely to meet their financial goals and have more harmonious relationships...

COMMUNICATION TIPS



Acknowledge his or her point of view



Listen to your partner



Compromise to find a common solution



State your position with confidence

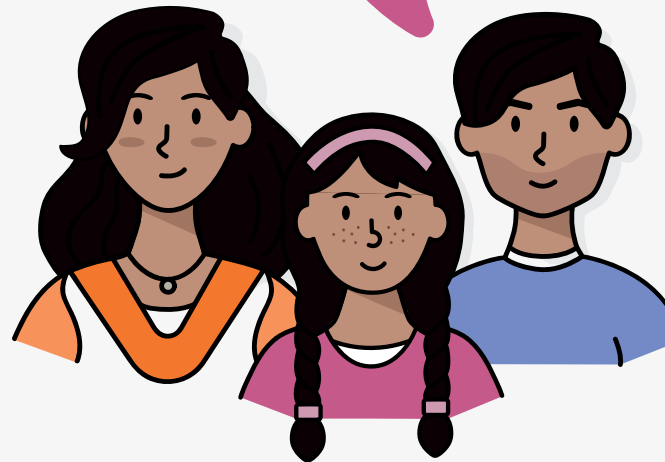


Have good eye contact



Don't bring other issues into the conversation

"We used to argue a lot about money, but since we aligned our goals and started to budget together, we have much better relationships at home"



If you face conflict or violence at home: please call **999** for police help, or call **109** for violence against women