GROW CAREFULLY

Savings vs finance decision guide

Compare options for **one** growth spend. Leave a buffer for slow months either way.

The spend

WHAT NEEDS FUNDING AND HOW MUCH

Compare (rough notes are enough)

Question	Using savings	Using finance
Cash left for emergencies		
Extra cost (interest / fees)		
Pressure on monthly cash		
Risk if income arrives late		

Either way

1. Do not empty every buffer for growth
2. Test whether the business still copes if payment is late

NOTE

Educational comparison only — not credit advice. Speak to a qualified adviser before signing finance.

Choice

SAVINGS / FINANCE / WAIT / MIX ____________________

MAIN REASON ____________________