

SPENDING DIARY

EVER FEEL LIKE MONEY COMES IN ON ONE HAND AND OUT ON THE OTHER?

Have you followed all the advice we've given you so far but still struggling? It's time to find out where your money really goes.

You may think you already know everything you spend money on but with the rise in contactless payments and a lot of shops no longer automatically giving out a receipt – do you really know what you are spending?

The best way to understand where your money goes is to keep a spending diary.

HERE'S WHAT TO DO:

- For one month take a receipt (or if not available or it's cash given to someone else write it down there and then) every single time you spend money.
- No matter how little the spend is, even if it's £1 for the kids for the shops, it needs to be tracked.
- Write it down in the diary we have provided in this pack
- At the end of the month analyse what you have spent and where you could save – or better yet call us and we'll do it for you!
- Not found any patterns after one month? Do it again! Call us if you need more copies of the spending diary.



Some of the things we discovered when we kept our own spending diary....

Buying a single pack of crisps can cost the same as buying a multi-pack!

Spending money on expensive takeaway food, especially at lunchtime, when lunch could have been brought with you (think of what food you have at home).

Making your own coffee at home and taking it in a flask instead of buying takeaway coffee from a coffee shop will save you so much money (stays warmer for longer too). For example, say you buy one takeaway coffee (£2.50) Monday to Friday from your local coffee shop, over a year you would spend £650.