

Use this sheet to work tackle your spending habits and start your money saving journey.

Once you've assessed your spending you can create a brand new monthly budget to help get your finances in order to achieve your money goal!

Write down your monthly income	(after tax):
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Essential (Rent/mortgage, utility bills, debt repayments, insurance etc.)	Household (Groceries, toiletries, pet food, phone bills, tv subscriptions etc.)	Non-Essential (Takeaways, treats, cinema, meals out, clothing, nights out etc.)
Total:	Total:	Total:

## **Thrifty Clair**



Deduct you essential spending total from your monthly income amount.

The remaining amount can now be used to create a new household and non-essential budget to bring down the amount you usually spend on these.

Monthly Income	•
Essentials total:	_
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Here's what you could do next to reduce your household spending:

- Write and stick to a shopping list
- Ban little trips to the corner shop
- Buy budget, no frills, items
- Shop at a discount supermarket
- Take a set amount of cash to the supermarket
- Stick to a weekly/fortnightly shop
- Create a meal plan and only buy what you need
- Swap fresh for frozen

Here's some ideas for cheaper ways to enjoy yourself without spending loads:

- Host a games night
- Have a movie night with microwave popcorn and homemade pizza
- Go to free events
- Have an at home pamper session
- Explore your local parks
- Go to a pub quiz
- Make the most of midweek restaurant deals
- Sign up for free samples

You'll find more ideas and information at ThriftyClair.com Or feel free to email me for advice at ThriftyClair@hotmail.com

