

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 goa!!

Write down your monthly income (after tax):

## 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: $\qquad$ Total: $\qquad$ Total: $\qquad$


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: -

$$
\longleftarrow
$$

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

