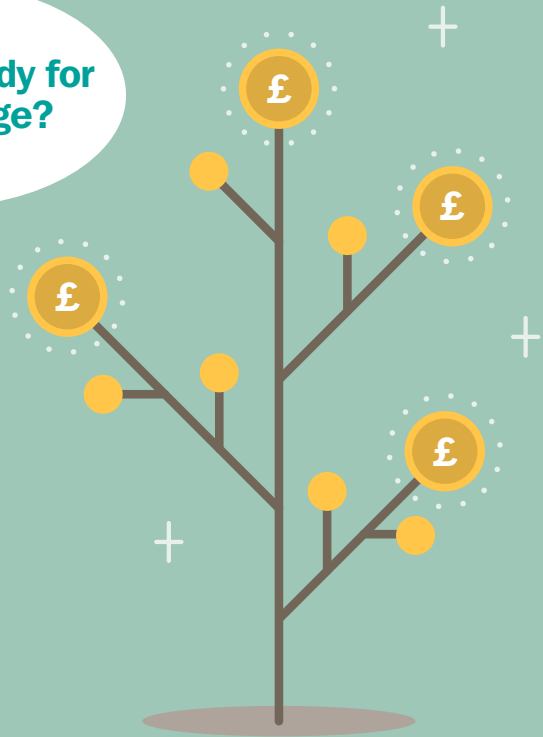


Are you ready for
the challenge?



Your Super, Savvy Spending Diary



It's time to take control of your finances.

Welcome to Your Super Savvy Spending Diary.

By the end of this challenge you will be able to:

- Spend more wisely
- Make savings
- Plan how you spend your money (budget)
- Save for bigger items such as furniture and holidays etc.

Completing a spending diary helps you to get a picture of your overall spending week to week. We don't always remember every penny we spend. For example, you might pop to a shop to pick up a newspaper or a soft drink, or give the children a pound for the bus or sweets. It is this type of spending that often goes unnoticed and is easily forgotten about. But it all adds up!

If you want to control your money, then you first need to know where it goes.

The Spending Diary will help you with this.

For the first week just spend as you normally would and make sure you log everything down! Don't include direct debits or standing orders, we will include them when we look at doing a budgeting plan. Just focus on purchases you make on a daily basis where you pay by cash, credit or debit card. Each week's spending sheet is colour coded so you can easily see where you are up to. At the end of each week add up the total amount to get your weekly spend. You will see how much the little daily purchases add up! You can then start to think about trying to reduce how much you spend each week to make a saving at the end of the challenge. Are you up for it?

At the end of the booklet we will compare your weekly spend and see if you have managed to save any money. We have included some handy tips along the way.

Good luck and let us know how you get on!

Week One – Blue

Business as Usual

Monday				Date
What?	Where?	Cash (C) / Debit card (D)	Essential? (Yes/No)	Amount
e.g. Food	Supermarket	C	Yes	£25.00
Total				



Don't forget to log everything down that you spend. Don't worry you will soon get into the habit!

Week One – Blue

Business as Usual

Thursday				Date
What?	Where?	Cash (C) / Debit card (D)	Essential? (Yes/No)	Amount
Total				

Week One – Blue

Business as Usual

Friday				Date
What?	Where?	Cash (C) / Debit card (D)	Essential? (Yes/No)	Amount
Total				

Week Two – Orange

Getting Started

Thursday				Date
What?	Where?	Cash (C) / Debit card (D)	Essential? (Yes/No)	Amount
			Total	

Week Two – Orange

Getting Started

Friday				Date
What?	Where?	Cash (C) / Debit card (D)	Essential? (Yes/No)	Amount
			Total	

Week 3 - Purple

Making Progress

So you've made it through week three. Well done!

What was your total spend for this week?

£

Compare this to your total from week one (Blue Week). How much have you saved?

£

Did you beat last week's savings?

A really good way to save money on your weekly shop is by doing the "Drop a Brand Challenge" mentioned earlier in the week. So what is it all about? The next time you shop, swap one of everything you buy for the same product, just one brand level lower. If you usually buy cartons of the supermarket's own-brand orange juice, this time buy their everyday value brand. If you use a branded shower gel, drop to the supermarket's own brand. The point of this isn't to force you to drop down a brand level on everything permanently, but to make sure you aren't spending money for no reason. If you can't tell the difference between the brand levels, then why pay more?

How are your savings looking? Are they still growing?

Week Four - Green

Almost There

It's the final week. Didn't that go fast?

Can you spot any more areas where you can save money?

Monday				Date
What?	Where?	Cash (C) / Debit card (D)	Essential? (Yes/No)	Amount
Total				

When was the last time you visited the market for fresh fruit, veg, meat and fish? Generally these are much cheaper than the supermarkets and the quality is much better.



Week Four – Green

Almost There

Congratulations on your savvy spending!

You have completed your first 4 week spending diary!
How do you feel? Have your spending habits changed?
Do you have more of an idea where your money goes?
For the final time what was your total spend for this week?

£

Compare this to your total from week one (Blue Week).
How much have you saved this week?

£



Now we'll do the sums...

Use the table below to add up the amount you have saved each week. This will give you the total savings made during your challenge. How did you do?

Week	Amount of saving
Orange	£
Purple	£
Green	£
Total amount saved	£

Congratulations!

Look at how much money you've saved just by being a little more careful with your daily spending!

Why not continue doing this each week to keep a track of your spending? It's a good habit to get into.

So, what are you going to do with this money? Try to be sensible with it so all your hard work doesn't go to waste.



What next?

Here are a few ideas:

- **Open a savings account**

If you continue to follow the good habits you've created, imagine how much money you could save in 6 months! Why not start saving now for Christmas and birthdays?

- **Put your small change in a jar**

Use this to treat you and your family every three months. This way the kids will find it fun to get involved too.

- **Keep an emergency fund**

For big purchases or repairs. It's best to have a safety net for when something unexpected happens.

- **Try our Budget Buster**

~~See our website~~
or give us a call



For further information and tips check out these websites.

For general money saving advice and tips visit:

www.moneysavingexpert.com

www.moneyadviceservice.org.uk

For information on savings accounts visit:

www.moneysupermarket.com

www.moneysavingexpert.com

Or why not open a Credit Union account?

They are great for saving with and accessing affordable loans.

Visit: www.smccreditunion.co.uk or

www.manchestercreditunion.co.uk

Another way you can cut your weekly outgoings is by shopping around for your energy providers. To complete a comparison

visit: www.uswitch.com / www.moneysupermarket.com

www.comparethemarket.com / www.ofgem.gov.uk

You can also compare the cost of your household shopping at different supermarkets.

Visit: www.mysupermarket.co.uk

Or use a recipe planner for food you already have in your cupboards and freezer.

Visit: www.supercook.com / www.bigoven.com

If you are worried about Money or debts please contact:

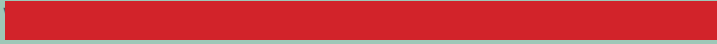
www.nationaldebtline.org / www.moneyadviceservice.org.uk

www.manchestercab.org



If you have any great money saving tips please share them with us!

For further information contact us:



Telephone:



Email:



LOTTERY FUNDED



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