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	

Week One – Blue
Business as Usual

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

Week One – Blue
Business as Usual

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

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 One – Blue
Business as Usual

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

Week One – Blue
Business as Usual

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

Week One – Blue
Business as Usual

Well done!

You have completed the first week (known as the Blue Week) of your spending diary.

So how was it?
It is surprising how quickly the little things add up.

Did you forget to write any purchases in your diary?
If so, try keeping your receipts so you can update the diary at the end of the week.

Work out your total spend for this week by adding together the total amount from each day and enter here:

£

Week Two – Orange
Getting Started

So this is where the fun begins. Your challenge is to reduce your spending each week to see how much money you can save. Don't worry, you're not alone. Each week you will be given handy tips to help you become a savvy spender. We'll compare your weekly spend at the end of this booklet to see if your spending habits have changed and how much money you have saved. Let the challenge begin!

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

Are you visiting your local shop on a regular basis?
Try buying in bulk at a discount supermarket. We guarantee it will save pounds off your shopping bill.

Week Two – Orange
Getting Started

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

Week Two – Orange
Getting Started

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

Start planning for the weekend now. Check out free ways to fill your weekend or entertain your family. Why not visit a local museum, library or park for a picnic?
Visit www.familiesonline.co.uk

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 Two – Orange
Getting Started

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

Week Two – Orange
Getting Started

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

Week Two – Orange
Getting Started

Well done!

So how was your second week?
Have you got into the habit of logging everything down?
What was your total spend for this week?

£

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

£

Can you see areas where you might be able to save even more money?
Here are some suggestions. Why not try these next week?

- Visit your local supermarket in the afternoon or evening. You can save ££s by buying reduced meat or fish and freezing them to use at a later date.
- Make tasty treats at home for the family rather than buying sweets and pre-made cakes. It's fun to get everyone involved and can save a few pennies.

Why not join your local library and borrow some cookery books?
It's free!

Can you make any suggestions to reduce your spending?
Write them here and try to introduce them next week:

Week Three – Purple
Making Progress

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

Keep going! Can you save any more money this week?
Remember, this challenge is not about going without the daily essentials, it's about getting them more cheaply and saving money by recognising the non-essential purchases.

Week Three – Purple
Making Progress

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

Week Three – Purple
Making Progress

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

Have you tried the "Drop a Brand Challenge" on your weekly shop? You can save ££s on essential items such as washing powder, tea and coffee. Visit **moneysavingexpert.com** for more information.

Week Three – Purple
Making Progress

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

Week Three – Purple
Making Progress

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

Have you introduced any of the ideas you came up with to reduce your spending? Keep going, you're doing great!

Week Three – Purple
Making Progress

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

Week Three – Purple
Making Progress

Sunday				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

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

Week Four – Green
Almost There

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

Week Four – Green
Almost There

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

Week Four – Green
Almost There

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

Wait! Do you really need to go food shopping yet? If Friday is your usual shopping day why not wait one more day? Get all the tins and jars from the back of your cupboards or have a good rummage in the freezer, then try using an online recipe search.

Week Four – Green
Almost There

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

Week Four – Green
Almost There

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

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~~ [redacted]
  ~~or give~~ us a call [redacted]

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.smcreditunion.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

Notes:

Notes:

For further information contact us:

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LOTTERY FUNDED

mind your money

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