

STEP 3 | THE OTHER THINGS YOU NEED TO BUY

There are many other things that you will spend money on, as well as your bills. Use the sheet overleaf to record what you spend over a week or month to give you an accurate picture of your spending.

This is where using your **spending diary** can be helpful in remembering where your money goes. So if you have started keeping it, this part of your money plan should be much easier!

The list over the page doesn't cover everything, so include things that you and your household regularly spend money on.

If, you didn't spend money on something over the time you have been keeping your spending diary, but you usually do, (eg clothes, or takeaway) try to estimate how much you would spend in an average week or month.

It can be hard to put down all the things you spend money on, but putting down the full picture means you **can be honest and have a real, full picture** of where your money is going.

TOP TIP: Remember to keep all your figures weekly or monthly-switching between the two will mean your plan won't be correct!



Illustrations courtesy of Sebastien Braun (2011)

MONEYTALK

SESSION 3: Credit – Money Plan 3

TYPE OF EXPENDITURE	TOTAL WEEKLY		TOTAL MONTHLY <i>(If doing a monthly budget)</i>
Food shopping			
Travel /Petrol			
Household & toiletries			
Going out / Eating out			
School costs			
Childcare			
Tobacco/alcohol		<i>To go from weekly → monthly</i>	
Clothes for self/partner			
Children's clothes			
Papers/Magazines		<i>multiply (x) by 52 and divide (÷) by 12</i>	
Holidays/Day Trips			
Presents			
Lunches/snacks/sweets			
Pet costs			
Toys/books			
TOTAL WEEKLY:		OR TOTAL MONTHLY:	