

Budgeting

Spending diary

Instructions

Print out a copy of the spending diary below for people in your workshop and encourage them to keep it for a week, noting down how much they spend each day.

Remind them that they probably won't remember to include everything on this list, but trying to record most things will be a real eye-opener. Most of us spend more than we think on things we have not planned – that's why there's usually a difference between the amount we think we have and the amount we really have in our pocket or the bank.

By doing the [budget planner](#) as well, you will be able to help people see how much money they should have left over at the end of each week, fortnight or month. A spending diary can show people where their money drips away. Once they can see that, you can help them to work out ways to save some of it.

There are also some handy tips you can talk through with people in your workshop about ways to limit their everyday spending.

Alternatively, if you have a WAP-enabled phone, you can download the **spendometer**. This handy tool will help you record all your spending in your mobile phone, then will text you your totals at the end of each week. You can choose to break your spending down into travel, food etc. Download it from www.spendometer.co.uk. The spendometer is also available as an i-Phone app.

Some tips for spending less

If you are not doing anything that costs money on a certain day, don't take any money out with you.

If you need to pay for something in particular, take enough cash with you and leave your card at home.

Try not to make 'boredom buys' – railway or bus stations are danger points, and so is the

supermarket checkout. So is going shopping just for something to do.

If you're going out for the day, take a book, magazine or your mp3 player with you and, if you can, take your own snacks or lunch. If you don't want to carry lunch, just take the cash you can afford to spend on your lunch instead.