

Going through your finances

- Track your daily spending by doing daily check on your bank account to go through what has gone in and what has gone out.
- Set a budget and I budget for different areas like Household, my personal budget and on my son, like holiday clubs, afterschool club and clothes, shoes and gifts for family and just where my money mainly goes.
- Keep some cash in your purse for emergencies if you do forget your bank card for example
- Take it in turns when eating out or have funds for shopping, holidays and things and places you go to.
- Look at different prices for shopping for example and if it is better to go for premium products or shops own brands.
- Do a spending plan for each week and month and have no spend days
- Set a budget for your kids good way of teaching them logic about money and if they wants something they have to take it out of there money. I give Henry pocket money and has a bank account for when he 18 and I pay into it each month.
- Set yourself financial challenges like for example see if I can get my food bill down each week and stick to the list.
- Have a calendar to go through DD and Subs and if you are not using say for example skincare or a service then unsubscribe and set a goals on your finances.

- Pay of debt first and set yourself a target on how much you want off and when. If you gonna have a credit card then make sure you can pay it off in full.
- Check your contracts like phone as I paid off my phone and now I am SIM only and has saved me a lot on how much I pay now.