

Monitoring your finance and spend less

- You don't need to wait to the new year to start changing your financial situation. So just start by checking and monitoring what is coming out of your bank account and what is coming in every day.
- Budget Budget Budget.
- Go through what you have spent each week and where you can save. I save money for emergency and for yearly holidays and anything I want at home. I saved for a printer and bought a computer desk this year and I use a spreadsheet to keep track of what I have spent each week and it really helps me stay on track.
- Do a spending plan for what you want to buy
- Any loans, credit cards or mortgages that need to be paid off and a substantial amount going into these to pay off.
- Have no spend days
- Have no spend on items. I am not buying too many clothes and fixing anything that has holes or torn and still able to wear
- Go through anything you can recycle.
- How much you are spending on food.
- Save for celebrations and ask them what they'd like rather than spending money on a random gifts that they're never going to use or lose interest in.
- If items you no longer want see if you can sell.
- Upcycle furniture. I used shelves that was part of I think was a cupboard and now they are on my wall in my bedroom and no they aren't perfectly painted by love them because my son painted them.



