



Deduct your essential spending total from your monthly income amount.

The remaining amount can now be used to create a new household and non-essential budget to bring down the amount you usually spend on these.

Monthly Income: _____

Essentials total: - _____

= _____

Here's what you could do next to reduce your household spending:

- *Write - and stick to - a shopping list*
- *Ban little trips to the corner shop*
- *Buy budget, no frills, items*
- *Shop at a discount supermarket*
- *Take a set amount of cash to the supermarket*
- *Stick to a weekly/fortnightly shop*
- *Create a meal plan and only buy what you need*
- *Swap fresh for frozen*

Here's some ideas for cheaper ways to enjoy yourself without spending loads:

- *Host a games night*
- *Have a movie night with microwave popcorn and homemade pizza*
- *Go to free events*
- *Have an at home pamper session*
- *Explore your local parks*
- *Go to a pub quiz*
- *Make the most of midweek restaurant deals*
- *Sign up for free samples*

You'll find more ideas and information at ThriftyClair.com
Or feel free to email me for advice at ThriftyClair@hotmail.com

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