

The Quids in! Spending Diary



At Quids In! money events people tell us how hard it is to keep hold of money. Everything costs more than we expected. Before we know it, we've run out. We're not really sure why.

The best way to avoid getting caught out is to plan. How much is coming in? How much is going out? To do this well, we need to make a note of what we're spending. All the little things that soon mount up, all need recording. That's where a **Spending Diary** comes in.

Use this sheet to either record everything or just what goes out in cash. (Card and online payments and direct debits all appear on bank or card statements. It's cash that's hard to trace, once it's gone.)

Jot down everything from a pint of milk to the gas bill. Soon we might spot things that maybe we don't need. Could we cut them out and start saving?

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Item & Amount							
Item & Amount							
Item & Amount							
Item & Amount							
Item & Amount							
Item & Amount							
Item & Amount							
Item & Amount							
Item & Amount							
Item & Amount							
TOTAL FOR THE DAY	£	£	£	£	£	£	£



