

# Never Spend More Than Your Income

REGULAR INCOME	Monthly	Annual
Employment		
Savings interest		
Dividends		
Business income		
Other		
TOTAL INCOME:		

REGULAR EXPENSES	Monthly	Annual
Mortgage/Rent		
Council Tax		
Utilities (fuel, water)		
Healthcare/Dental		
Phone		
Insurance (home, car etc)		
Entertainment (tv, eating out)		
Sports, Fitness, Wellness		
Clothes, shoes, beauty		
Subscriptions		
Travel (car, bike, public transport)		
Travel (holidays)		
Groceries		
Other		
TOTAL EXPENSES:		

INCOME

EXPENSES

EXCESS or deficit

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What can I do to REDUCE my expenses?

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#### IDEAS FOR REDUCING EXPENSES

- Cut unused subscriptions
- Reduce ad-hoc spending (eating/drinking out, impulse buys)
- Switch suppliers for better deals (mobile, gas, electric)
- Switch from subscription TV contracts to free streaming services (or cheaper streaming alternatives)
- Pay for bills annually rather than monthly, in many cases this will save you money
- Reduce debt interest by switching providers and paying off debt as quickly as possible

What can I do to INCREASE my income?

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#### IDEAS FOR INCREASING INCOME

- Ask for pay increase/get promoted/change to better paid job
- Increase your work hours
- Take a 2nd job
- Start a SIDE HUSTLE business
- Move savings to a higher interest account
- Invest savings for potential better return on investment