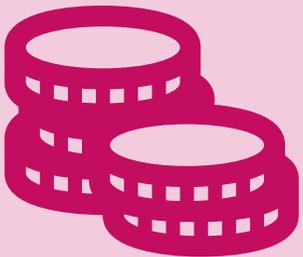


Budgeting

A budget is telling your money where to go...
instead of wondering where it went!

Budgeting is a great way to start to get your finances in order.



Make sure you check out our helpful budgeting tool!



Here are some helpful and practical tips to help you with your finances:



Don't Overspend

Don't overspend – it might sound like an obvious one, but a lot of people don't realise that they are overspending and over their budget.

Keep on top of your income and expenditure or outgoing payments.

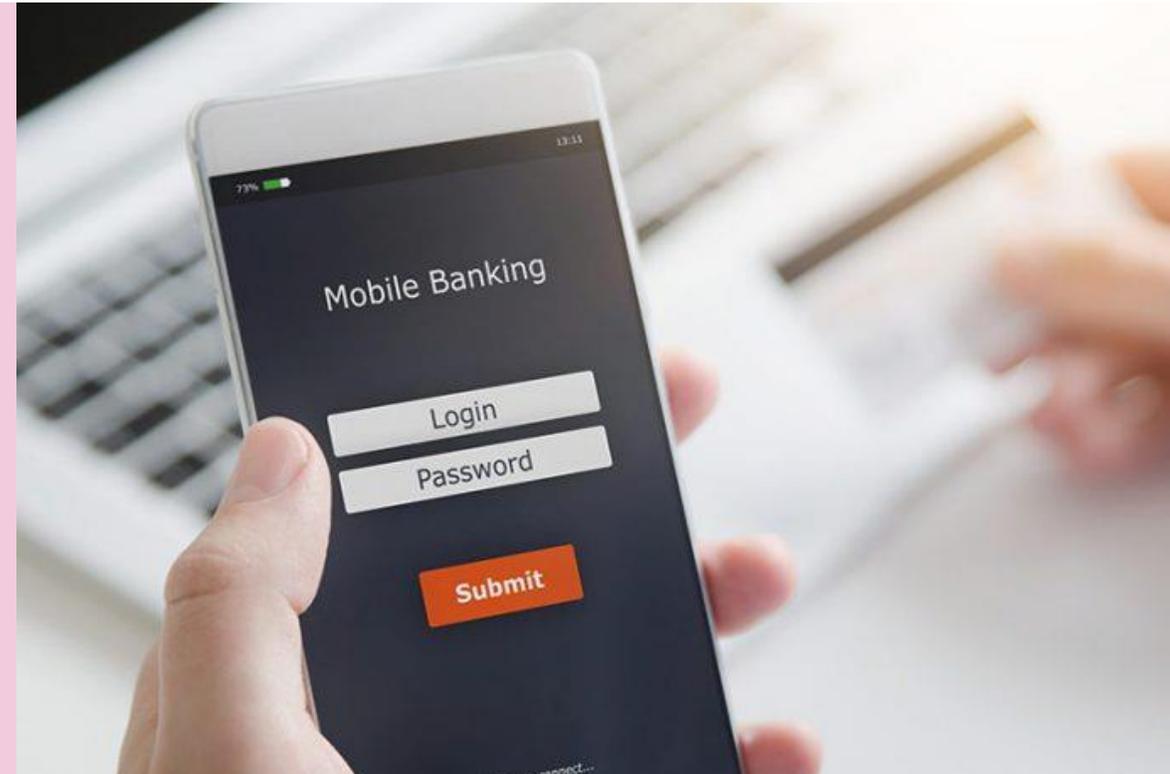
Make a note of what you're spending, either using banking apps, keeping receipts or keeping note on your phone.

Incoming	Outgoing

Use Banking Apps

Most banks now have a feature on their apps which now allow you to view your total expenditure over a 4 week period.

Download your banks app. You may need to contact them if you don't already have login details. Most apps allow you to easily keep an eye on your regular expenditure, see your balance after bills and have a stronger grasp on your finances.



Weekly Meal Plans

When you do the food shop, go with a meal plan that's realistic and affordable.

You can find example meal plans and ideas online.

[Tesco](#) has a few to choose from and so does the [BBC](#).

Look for opportunities to cook big batches of a meal and save some in the fridge or freezer. [Batch cooking meal plans are also available online.](#)



weekly meal plan

MONDAY		
breakfast	lunch	dinner

TUESDAY		
breakfast	lunch	dinner

WEDNESDAY		
breakfast	lunch	dinner

THURSDAY		
breakfast	lunch	dinner

FRIDAY		
breakfast	lunch	dinner

SATURDAY		
breakfast	lunch	dinner

SUNDAY		
breakfast	lunch	dinner

Debt

If you're struggling with debt, find out what support is available to you:

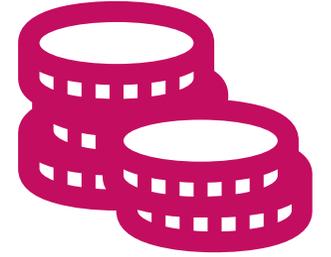
[Contact National Debtline](#) – a charity who offer free, impartial, expert debt advice. They will help you get the most of the money you already have and find the right solution for you to deal with the debts you may have.

[StepChange Debt Charity](#) – Free Expert Debt Help & Advice. They will help you manage your finances and debt and offer full support to get your finances back on track.

[Debt Advice Foundation](#) – The Debt Advice Foundation can advise on a range of debt solutions, including bankruptcy, Debt Relief Orders (DRO), Individual Voluntary Arrangements (IVA), Debt Management Plan (DMP) and Debt Consolidation .

[CAP UK](#) – Christians Against Poverty (CAP) is a Christian charity who are tackling poverty in the UK. They work with hundreds of churches across the country to deliver their services and help people who are in need and encouraging them to discover life-changing freedom and hope every day. They can help with a variety of debt and finance issues, including; Helping with Debt, Helping to develop your budgeting skills, Help finding work, How to make your money go further, Job clubs – this will help you get the practical help you need and gain the tools to find work, Life skills – learning practical tools/skills to help you live well on a low income every day.

More Money Saving Tips



- Review your subscriptions regularly and cancel any that you don't use or are unnecessary.
- Could you car share to work to save on fuel? Also good for the environment!
- Check if you're eligible for free school meals and register.
- Check what benefits and financial support you can get at [gov.uk](https://www.gov.uk). If your circumstances have changed there may be support available to you that you weren't aware of.
- Contact the Family Support Worker at your school, they will be able to put you in touch with local charities to offer you extra support.
- Don't struggle alone, reach out to others for help.