FINANCIAL FITNESS:

LEVEL UP

SMALL CHANGES = BIG WINS

We all love to treat ourselves from time to time, but when that treat becomes part of your daily routine, it can start to affect your finances in a big way. You'd be surprised how much you could save by cutting these out.

Use this table to list the things you buy most weeks that you don't really need, could cut back on, or replace with something cheaper.

What if you cycled to work instead of getting the bus, or brought in lunch from home? By making one small change, you could buy something you really want later on.

TOP TIP: ON AVERAGE, THERE ARE 20 WORKING DAYS PER MONTH.

LOOK HOW MUCH YOU COULD SAVE!

1 THE SMALL CHANGE (what I am going to stop buying)	2 THE COST (the individual cost)	3 MONTHLY COST (multiply column **2** by how many days a month you buy it)	4 ANNUAL COST (multiply column **3** by how many months a year you buy it)
Hot Chocolate	£2.45	(2.45 x 20 days a month) = **£49**	(49 x 12 months a year) = **£588**
		0.00	0.00
		0.00	0.00
		0.00	0.00
		0.00	0.00
		0.00	0.00
		0.00	0.00
		0.00	0.00
		0.00	0.00
		0.00	0.00

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