



5 Step Money Makeover

Build your money confidence

Step 1: Know where your money goes

Complete the budget planner in this pack with your income and spending.

Income

Include all earnings from work or self-employment, benefits, tax credits, maintenance payments and any other money coming in. Add in income for everyone staying with you.

Spending

Go through all the sections of the budget planner and put in what you spend. Use information from bank statements, credit cards and receipts to get an accurate picture. Add in all regular payments and also include other outgoings e.g. holidays, birthday gifts, Christmas – you can add up what you spend on these each year and then divide by 12 to get a monthly amount.

With your total amounts for Income and Spending, work out if you have any disposable income by taking away the spending figure from the income figure.



If you have little, or no, disposable income you may need to take action:

Check your entitlement to benefits and tax credits
Seek advice to deal with any debt you have
Access support to help you with budgeting

Not sure where your money is going every month?

Complete a spending diary for 1 month. You can keep a notebook for this, download an app or software, or keep all receipts. Add everything up at the end of month and see if there are any surprises. Money Advice Service Website has a full online planner that is easy to complete – website below.

Things to think about

Do you have savings for emergencies? e.g. What would you do if your washing machine broke down tomorrow, or if your car needed an expensive repair?

What would you do if there was a family change in circumstances and your income was greatly reduced?

UK Saving and Debt Information

- Around 8 million people in the UK have debt problems but only 1.3 million of those are seeking help
- 40% of UK adults have less than £500 in savings
- Just over ½ of the population are regular savers but very few have a significant saving fund (1-3 month's salary equivalent)

Useful Websites

www.westlothian.gov.uk/adviceshop

www.moneyadvice.service.org.uk

www.cabwestlothian.org.uk



Budget Planner

| INCOME | | | |
|----------------|---|----------------------|----------|
| Your pay | £ | Pension Income | £ |
| Partner's pay | £ | Income from capital | £ |
| Benefit income | £ | Maintenance payments | £ |
| Tax Credits | £ | Other | £ |
| Child Benefit | £ | TOTAL | £ |

| SPENDING | | | |
|--|---|---|---|
| Household Bills | | Leisure | |
| Rent/ Mortgage | £ | Takeaways | £ |
| Council Tax | £ | Socialising – nights out, pub, cinema etc | £ |
| Gas/ Electricity | £ | Cigarettes | £ |
| Internet, phone, TV | £ | Holidays | £ |
| Mobile phone | £ | Gym/ sports club | £ |
| TV Licence | £ | Reading – newspapers, magazines, books etc | £ |
| Other – boiler cover, electrical etc | £ | Other | £ |
| Insurance/Loans/Banking | | Friends and Family | |
| Loans/credit cards | £ | Childcare | £ |
| Pension contributions | £ | Special occasions – birthdays, anniversaries etc | £ |
| Savings | £ | Living Expenses | |
| Building/content insurance | £ | Shopping – groceries, toiletries, cleaning products | £ |
| Medical/ life insurance | £ | Clothing and footwear | £ |
| Pet insurance | £ | Hairdressing | £ |
| Car insurance | £ | Children's clubs – football, dancing etc | £ |
| Other insurance – mobile phone, funeral plan etc | £ | Other | £ |
| Travel | | TOTAL SPENDING | £ |
| Bus/ train fares | £ | | |
| Petrol | £ | | |
| Car running costs – MOT, service, road tax | £ | TOTAL DISPOSABLE INCOME | £ |
| Other | £ | | |



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Step 2: Shopping – Change your habits

It can be easy to spend money that we don't mean to and get to the end of the month and wonder why our budget hasn't worked out as expected. Good planning can help you change your shopping habits and make savings.

Keep a spending diary for 1 month to find out where your money goes. Include your main shops, top-up shops, lunches at work, coffees on the go, takeaways – it all adds up! You can keep this in a notebook and write down things as you buy them or you can download an app for your mobile phone or software for your home PC or laptop. If you're out and about you can keep receipts for all purchases and add them up each day or week.

Once you know what you are spending on food you can then decide if you want to make changes. The average food spend per person, per week in the UK is £20-25 and an average family of 4 spends £85 per week on food. How does your spending look against these figures? **What could you save? What could your savings be spent on?**



Shopping Tips

Meal Planning - Check your cupboards, fridge and freezer to see what you already have and can make meals from...

Shopping List – Once you've decided on your meals for the week / fortnight, make a list of the extra things you need to buy...

Check online to make sure you are getting the best deal:

www.mysupermarket.com

Brand Switch – Try stepping down from your usual brand to supermarket own brands and try some value brands as well. Most people in blind taste tests prefer cheaper options or can't tell the difference at all. Changing a family shop from branded items to supermarket brands could save **£27-£35 a week!** This could give savings of up to £1,820 a year.

Home Cooking – You could save thousands of pounds each year by swapping from branded, packaged meals to home cooking. This can be even higher if you replace takeaways with home cooking. You can make this easier by bulk cooking and freezing extra portions, or invest in a slow cooker or soup maker so that you're not dreading making time to prepare a family meal. Include the kids with the prep work and make it a family task.

Store Cupboard – Stock up your store cupboard with items you use regularly and you could make a quick, easy meal from when you are busy.

Reduce Food Waste – You could save up to £700 a year just by reducing food waste. Planning will help and you can check www.lovefoodhatewaste.com for more tips.

Special Offers – Check that these really are a bargain. Just because it is reduced doesn't mean it is a good buy. **Do you need it? Will you use it?** Check use-by dates or make sure you freeze items that may be close to their use-by date.

Online Offers – Check online for vouchers and deals, especially for the branded items you can't give up



MEAL COST COMPARISONS (per portion)

| MEAL / PRODUCT | BRAND COST | SUPERMARKET COST | HOMEMADE COST | ANNUAL SAVING | SAVING BASED ON 4 SERVINGS Freeze extra portions |
|---|------------|------------------|----------------------|---------------|--|
| Chicken Noodle Soup / Potato and Leek Soup | £1.18 | 0.75p | 0.29p | £89 - £185 | Family of 4 once a week OR Soup for lunch at work 4 times a week |
| Macaroni | £3.50 | 0.95p | 0.35p | £530 - £655 | Family of 4 once a week |
| Pasta Bake | £2.30 | £1.00 | 0.21p | £270 - £434 | Family of 4 once a week |
| Spaghetti Bolognese | £1.50 | - | 0.82p | £139 | Family of 4 once a week |
| Chilli with rice | £2.30 | £1.00 | 0.80p | £270 - £312 | Family of 4 once a week |
| Chicken Tikka Masala | £2.30 | - | 0.87p (incl.rice) | £296 | Family of 4 once a week ** Having this meal from a takeaway for 4 people could cost £32.40 = £1,684.80 a year if once a week. Making this at home once a week would save £1,503!! |

By preparing homemade meals you could save thousands of pounds each year and replacing takeaways with homemade meals these savings will be significantly higher. Using the examples above you could **save up to £2011** a year and if you were replacing a takeaway with a homemade Chicken Tikka Masala this could **increase to £3218!**

What other savings could you make? What else could you use that money for? These savings could be equivalent to a family holiday in the sun.

Top tips

Stock your store cupboard and freezer so you have ingredients for meals to make at home

Invest in a slow cooker or soup maker to make things even easier and more convenient when you are busy; this small investment would still allow you make savings of thousands of pounds each year

Check www.lovefoodhatewaste.com website for ideas to stop food waste – **saving an average of £700 a year**

Shop around for deals and step down from branded goods – blind taste test results show that most people can't taste the difference!



STORE CUPBOARD ITEMS

Suggestions to keep in your store cupboard so you have them ready to add to meals to make your life easier and home cooking quicker:

Dry pasta – buy non-branded large packets to make bigger savings

Rice – long grain rice is cheaper than basmati; buy large packets to make bigger savings

Noodles

Herbs – look at recipes you like and buy a few common herbs rather than a rack that you won't use

Flour

Olive oil

Vegetable oil – look for cheaper versions, they will often be rapeseed oil that is more expensive

Tinned tomatoes / Passata – used for a lot of recipes

Stock cubes

Tinned beans – kidney beans, butter beans, mixed beans

Salt

Pepper

Soy sauce

Worcestershire sauce

Honey

Ketchup

Curry paste

Crushed chillies

Lazy garlic / ginger – these will keep in the fridge for several weeks, if you won't use fresh regularly

FREEZER TIPS

You can freeze most items right up to the use-by date – fruit, chillies, potatoes, milk, cooked meat, bread and cheese (apart from soft cheeses).

Items can be stored safely for years but quality will start to reduce from 3-6 months so you may need to cook items for longer, more slowly and add some herbs and spices to bring them back to life.

Wrap food in the freezer and label everything including the date it has been frozen.

Remove from freezer the night before you want to use it, use within 24 hours and cook until piping hot. Food can be defrosted safely in the microwave if you have forgotten to take out the night before.

Some Freezer Essentials

Frozen vegetables – often cheaper than fresh, reduces waste and no loss of nutrients

Crème Fraiche

Butter – bulk buy if on offer and freeze extra packs until needed

Frozen chicken breasts

Eggs

Frozen pastry

Frozen fish fillets

Cheese – bulk buy if on offer and freeze extra packs until needed; or cut a large block into smaller pieces and defrost as needed



FRIDGE FRIENDLY TIPS

Keep the temperature between 0-5° - up to 70% of fridges are too warm and food, especially milk, goes off much quicker if just a few degrees too high.

| ✓✓✓ ITEMS TO PUT IN FRIDGE ✓✓✓ | XXX ITEMS <u>NOT</u> TO PUT IN FRIDGE XXX |
|--|--|
| Opened ham & cheese Wrap well in pack or with cling film or foil Leftovers can be used or frozen | Bread Store in a cool, dark place Can be frozen |
| Most fruit BUT See opposite | Bananas Pineapples Keep these cool but don't refrigerate |
| Most veg BUT See opposite | Potatoes Onions Store in a cool, dark place – not together Use cloth bags if possible |

RESCUE ME! Top tips

Potatoes going green & sprouting – peel well, cook, mash and FREEZE for later

Onions – chop and freeze to be used later; if you only need ½ onion in a recipe – chop and freeze the other half

Peppers – chop and freeze; buy multi-packs and freeze – can be cooked straight from the freezer

Broccoli wilting – trim the stalk and put in a glass of water overnight in the fridge to revive

Ripe bananas – mash and mix with yoghurt for a quick family dessert. Or – peel, chop and freeze; can be used in smoothies / milkshakes, or bake some banana bread

Pasta and Rice – freeze into portions; reheat to piping hot when needed

Milk near its use by date – pour into ice cube tray and freeze; use straight from freezer in tea / coffee

Stale bread – freshen up in microwave for 10 seconds

Eggs – check if they are still ok to eat close to, or after, their best before date: put water in a clear bowl / large jug and place egg at the bottom of the bowl – if it floats to the top, throw it away!



RECIPE IDEAS – All make 4 servings

Chicken Noodle Soup

Ingredients

1 packet of chicken noodles (approx. 85g)
1 chicken stock cube
250g cubed potatoes
200g pre-cooked chicken (leftovers would be perfect for this soup)
1 tablespoon flour – to thicken as needed
1 litre water
Salt and pepper to taste - add at the end as packaged noodles can be salty
NB - Can use other pasta / noodles if you have them in your store cupboard

Method

Break up the packet of chicken noodles as you put into your pot or soup-maker
Add all ingredients including sachet of flavouring from noodles

Bring ingredients to the boil and simmer for 20-30minutes

Or

If using a soup-maker, you can make this on a smooth or chunky setting

Potato and Leek Soup

Ingredients

600g cubed potatoes
2 medium leeks
1 clove of garlic (or teaspoon of lazy garlic)
2 stock cubes – vegetable or ham
Black pepper
1 litre water
Salt to taste – stock cubes can be salty so this can be added at the end once tasted

Method

Chop potatoes and leeks
Crush / finely chop garlic if using a fresh clove

Add all ingredients to pot or soup-maker

Bring ingredients to the boil and simmer for 20-30 minutes

Or

If using soup-maker, put on a smooth setting



Macaroni

Ingredients

300g Macaroni

25g Margarine / Butter / Spread

25g Plain flour

500ml Milk

300g Cheese – grate for the recipe

Optional extras

100g Chopped Ham

4 Tomatoes

Sausages

Other leftovers

Method

Cook macaroni as per packet instructions

Melt the butter in a large pan, add the flour and mix until it turns to a paste

Start adding the milk, a little at a time and keep stirring into the butter and flour paste

Keep stirring once all the milk is added until it starts to thicken slightly

Remove from the heat and add in 250g of the cheese

Stir in any extras you have, or have the cheese sauce on its own

Mix in the cooked macaroni

Put the whole mix in an oven proof dish and add the remaining 50g of grated cheese on the top

Put this under the grill on a medium setting for approx. 10 minutes or until golden brown on top

Pasta Bake

Ingredients

300g Pasta

1 tin tomato soup

1 onion

1 clove garlic (or teaspoon of lazy garlic)

1 Teaspoon herbs of your choice – oregano, marjoram, thyme

Optional extras

Grated cheese

Sweetcorn

Chopped peppers

Sausages

Tin of tuna

Leftover chicken

Method

Preheat oven to 180 degrees

Cook pasta

Dice onion and garlic

Chop any extra ingredients

Drain cooked pasta and put into oven dish

Stir in the soup and other ingredients – mix well

If using cheese – put this on top

Bake for approx. 20 minutes



Spaghetti Bolognese

Ingredients

500g Minced beef – shop around to make sure you are getting a good deal

1 Onion, chopped

1 Clove of garlic – crushed (or 1 teaspoon of lazy garlic)

100g Mushrooms

1 Tin of tomatoes, or Passata

1 Tablespoon of tomato puree

1 Beef stock cube – dissolve in 250ml water

1 Teaspoon of mixed herbs

1 Tablespoon oil

500g Spaghetti

Optional extras

2 Carrots – chopped

1 Stick of celery

Method

Add oil to a large pan and gently fry onion, garlic and carrots if you are adding these

Once the onion has softened, add the beef to brown

Once beef is browned, add all other ingredients

Stir and leave to simmer for 30 minutes – add more water if needed

Spaghetti – cook for approx. 12 minutes, drain and add to the Bolognese with a little of the pasta water

Mix together and serve

Chilli with rice

Ingredients

500g Minced Beef – shop around to make sure you are getting a good deal

1 Onion, chopped

1 Pepper, chopped

1 Tin tomatoes, or Passata

1 Teaspoon Cumin

1 Teaspoon Chilli powder

1 Teaspoon Paprika

1 Teaspoon Mixed herbs

1 Tin kidney beans – can be replaced with other beans to suit your taste, including baked beans!

1 Beef stock cube – dissolve in 250ml water

1 Tablespoon oil

280g Rice

Method

Add oil to a large pan and gently fry the onion

Once the onion has softened, mix in the spices and cook for a few minutes

Add the pepper and minced beef, cook until the beef is browned

Stir in the tin of tomatoes / passata and the stock

Stir in the tin of beans

Cook for approx. 30 minutes – add more water if needed

Remove from the heat and leave covered for spice flavours to be absorbed while rice is cooking

Cook rice



Chicken Tikka Masala

Ingredients

For the rice

- 1 Cup rice
- 1 Tablespoon butter or olive oil
- ½ Teaspoon cumin seeds *optional*
- 1 ¾ Cups water
- ½ Teaspoon salt

For the chicken

- 500g Chicken – cut into 1 inch cubes
- ½ Cup Greek yoghurt with 1 Teaspoon Garam Masala
- Salt and pepper to taste
- 1 Tablespoon olive oil
- 4 Tablespoons butter
- 1 Onion, diced
- 1 inch grated ginger, or use 1 teaspoon of lazy ginger
- 2 Cloves of garlic - minced, or use 2 teaspoons of lazy garlic
- 1 Can tinned tomatoes, or Passata
- 1 Heaped tablespoon Garam Masala
- ¼ Teaspoon Cayenne Pepper
- ½ Cup Whole milk or cream

Method

If you have time – marinate the chicken with the yoghurt plus Garam Masala, salt and pepper for 20 minutes or overnight

Rice

- Melt butter or heat olive oil in a medium sized pot over medium/high heat
- Add the rice and cumin seeds if using these and toast for approx. 3 minutes while stirring
- Add water and salt
- Bring to the boil then cover and turn to low heat
- Cook for approx. 30 minutes

Chicken

- Heat 1 tablespoon olive oil plus 1 tablespoon butter in a large pot over a medium/high heat
- Add chicken and cook until browned on all sides
- Remove chicken from pot and set to one side
- Add 3 tablespoons of butter to pot and cook onions and ginger until softened
- Add garlic and cook for a further minute
- Add tin of tomatoes / passata, Garam Masala, cayenne pepper
- Put chicken back into pot
- Cook for approx. 20 minutes
- Add milk or cream at the end and warm through

Find easy & budget recipes on the following websites:

www.lovefoodhatewaste.com

www.skintdad.co.uk

www.netmums.co.uk – search for budget recipes

www.foodnetwork.co.uk – search for budget recipes

www.bbcgoodfood.com – search for budget recipes



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Step 3 – Switch and Save

**Are you spending more money than you need to?
You might be surprised at how much you can save!**

Gas / Electricity

When did you last switch your supplier? If you have been with the same supplier for more than 2 years, you might be able to save money. Use a price comparison website – see below – to see if you could save! Do you have a pre-payment meter? If you don't have any debts to pay off you could save £200 a year just by switching to a dry meter and paying by monthly direct debit. You would also be able to get better deals when switching.



Other Bills

You can use price comparison websites to help you get better deals on other bills as well – insurance policies (car, home, pet, mobile phone); broadband; TV package; mobile phone.

Banking

Most of us are loyal when it comes to banking and a lot of us are now paying a charge for our bank account but we don't always use the benefits that come with the account. Check your benefits and see which ones you use then check online to see if you can get a better deal.

Check your regular payments (direct debits and standing orders) to make sure you aren't paying for something that should have stopped.

Switching your bank account could get you cashback and all the hard work is done for you.

Credit Cards

Are you paying interest on your credit card? Check to see if you can switch to a zero rate balance transfer card so that your balance comes down each month. Try to pay more than the minimum amount so you are working towards clearing the balance.



Top Tip!

Keep a note of the end date of any offers, or special rates, so you can switch before they finish

Useful Websites

www.energysavingtrust.co.uk

www.ofgem.gov.uk

www.goenergysaving.co.uk

www.moneysavingexpert.com



Energy saving tips

TIP 1 -Insulation

Why lose up to 35% of the heat from your home through walls and up to another 25% through the roof when you install cavity wall and loft insulation? You could save £110 a year on your heating bills by installing cavity wall insulation and £145 a year by topping up the insulation in your loft. The benefits of insulation are to keep your house warm without using too much energy and it can also significantly reduce condensation and dampness. For further information on insulating your property you can contact the **advice shop** on 01506 28300 and press option 3. We will check the suitability of your property and request the insulation.

TIP 2 - Heating

Turn down your thermostat by just 1 degree and you'll cut your fuel bills by up to 10%. You'll notice the saving but not a drop in temperature. For further information on the benefits of reducing your thermostat you can contact your **energy supplier** who can supply you with energy information on your thermostat or you can call the **Advice Shop** on 01506 28300 and we will find a way to help reduce costs on you thermostat.

TIP 3 - Hot Water

Insulating your hot water cylinder with a lagging jacket should pay for itself in months! Nip in the shower rather than filling the bath and take a close look at your cylinder thermostat- there's no need for it to be set higher than 60 degree/ 140 Fahrenheit

TIP 4 - lighting

Try and use energy saving bulbs as this will help you save money. Energy saving bulbs lasts up to 10 times longer than any ordinary bulbs and it could save you up to £100 over the lifetime of just one bulb. The benefits of having an energy saving bulb is it lasts much longer than normal bulbs and it can save you money towards your energy usage.

TIP 5 – Cooking

When cooking you can also save money towards energy costs by following 4 simple rules. The benefit of this is that it can save you time and money.

- 1). Keep a lid on it – The saucepan that is. By doing this it will help keep your food warm and you won't have to use so much heat.
- 2). Use enough water to cover the vegetable – By using enough water this means you are not wasting water and you don't have to cover the whole saucepan with this.
- 3). Always try and use the microwave more often if you have one – This means you won't have more energy costs as you do by using an oven and your food will still heat up using a microwave.

TIP 6 – Washing

Washing at 30 degrees uses 40% less electricity than at a higher temperature. Try to wash full loads rather than use smaller loads each time. This will save you money and time. The benefit of this is to use less heat and it can save you money



TIP 7 – Appliances

Look out for energy efficiency rating whenever you buy new appliances. By checking the appliance rating it will save you energy and money. Always try and use A rated marked appliances as this is very efficient and less costly.

TIP 8 – Fridge and freezer tips

Keep your fridge and freezer at around 3- 5 degrees as this will enable the fridge and freezer not to use too much energy and also not freeze up. Always load and unload your fridge and freezer quickly and don't leave the door open for longer than you need to – This will also help you with energy and costs

TIP 9 – Curtain Up

Shutting your curtains especially lined ones will stop the heating escape throughout your windows and throughout the house - the benefits of this are to reduce heating costs, safety and it can save you money.

TIP 10 – Don't stand by, switch it off

Not switching off your appliances can cost **GB** nearly £1 billion worth of energy each year. Always make sure when you are not using your appliances **SWITCH IT OFF!** As it can save you and GB money

TIP 11 -Condensation and Dampness

Condensation and dampness can lead to problems throughout your property if it is not treated in time. Dampness can be caused in any part of your property and it is highly likely that it can spread. If you have condensation appearing on your windows especially in winter, that is a sign that there is a problem and this can lead to dampness which can affect parts of your property and structural parts. In order to stop dampness in your property, you should keep the affected room window open slightly for ventilation as this will stop dampness spreading or stop it in its tracks. Use a bleached wipe cloth or anti-fungal cleaner to get rid of dampness on walls or window sills and this will also help it to stop spreading. If possible you can use an Antibacterial Dehumidifier to get rid of bad smells, Odours and condensation as this will significantly reduce mould. You can also use anti-mould paint to paint over the mould but remember that the problem will persist if the root cause isn't tackled. For further information on Dampness and Condensation please contact the advice shop on **01506 283000** and press option 4 or please look at our website www.westlothian.gov.uk for further support.



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Step 4 – Managing Debt

Debt has become part of most of our lives, especially with savings interest rates so low. Most of us have overdrafts, credit cards and / or loans and usually our monthly payments are manageable. But, what would you do if your circumstances changed and your income was reduced, or the interest rates increase and your mortgage payment starts going up? There is often a fine line between manageable debts and over-stretching our income.



What can you do now to help?

Are you relying on credit most months to make ends meet? If this is the case, go back a step and review your budget and monthly outgoings. Where could you make savings so that you can pay your outgoings from your income?

Have a look at everything you owe and take a note of how much is outstanding, how long you have left to pay and what the interest rate is.

Focus on debts that are high interest – look at your credit card statements and check your monthly payment against the interest charges; unless you are paying much higher than the minimum payment it may be impossible to clear that debt. Look at switching to an interest free balance transfer card, keep the payments the same and stop using the card. Keep a note of when the interest free rate ends and switch again before you start incurring interest charges.

Check your eligibility on www.moneysavingexpert.com where you can do a 'soft' credit check and get ratings on how likely you are to be accepted. This doesn't leave a trace on your credit file so doesn't affect your credit rating.

Are you using payday loans and other high interest credit to make ends meet? Review your budget so that you can decrease this each month.



Support is available at the Advice Shop

If you need one to one budgeting support or money advice

Call on 01506 283000 or email advice.shop@westlothian.gov.uk



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Step 5 – Savings

40% of UK adults have less than £500 in savings



Do you have access to savings funds for household emergencies? What would you do if your washing machine broke down or if your car needed an expensive repair?

Most of us would rely on credit and then often pay the price of high interest rate charges.

What would you do if there was a significant change to your income? With ongoing welfare reforms decreasing benefits, it is even more important to have some savings in place to help us get through these times.



Where do you start?

By following the steps in this pack, you should have some disposable income to set aside. Look at your annual spending for regular items e.g. birthday gifts, Christmas, holidays and start by setting up regular savings for these items so the cost is spread throughout the year. You can open separate accounts for each occasion – the Jam Jar Approach. Check with your local credit union for different accounts.



You can then start a rainy day fund for emergencies. Try the 365 Day Savings Challenge and you could save £667 a year! This starts off with 1p a day and adds 1p each day. You can be flexible with this, so if you have £3.65 of change on Day 22 just put that in your piggy bank and mark that day off the list. You could do the more expensive days on and just after pay day each month and work back to the lower amounts. You can get savings jars that can't be opened easily which would be perfect for this challenge. After your 1st year, put this money aside in a rainy day savings account and start again.

Look online for other savings challenges and adapt them to suit your budget.

Be creative, you could set aside the money you usually spend on coffees, work lunches, smoking, takeaways and see the money build up.

www.westlothiancreditunion.co.uk

www.bsdcritunion.co.uk

www.capitalcreditunion.com



365 Day Saving Challenge

| | | | | | | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1p | 2p | 3p | 4p | 5p | 6p | 7p | 8p | 9p | 10p | 11p | 12p | 13p | 14p | 15p | 16p | 17p | 18p |
| 19p | 20p | 21p | 22p | 23p | 24p | 25p | 26p | 27p | 28p | 29p | 30p | 31p | 32p | 33p | 34p | 35p | 36p |
| 37p | 38p | 39p | 40p | 41p | 42p | 43p | 44p | 45p | 46p | 47p | 48p | 49p | 50p | 51p | 52p | 53p | 54p |
| 55p | 56p | 57p | 58p | 59p | 60p | 61p | 62p | 63p | 64p | 65p | 66p | 67p | 68p | 69p | 70p | 71p | 72p |
| 73p | 74p | 75p | 76p | 77p | 78p | 79p | 80p | 81p | 82p | 83p | 84p | 85p | 86p | 87p | 88p | 89p | 90p |
| 91p | 92p | 93p | 94p | 95p | 96p | 97p | 98p | 99p | £1 | £1.01 | £1.02 | £1.03 | £1.04 | £1.05 | £1.06 | £1.07 | £1.08 |
| £1.09 | £1.10 | £1.11 | £1.12 | £1.13 | £1.14 | £1.15 | £1.16 | £1.17 | £1.18 | £1.19 | £1.20 | £1.21 | £1.22 | £1.23 | £1.24 | £1.25 | £1.26 |
| £1.27 | £1.28 | £1.29 | £1.30 | £1.31 | £1.32 | £1.33 | £1.34 | £1.35 | £1.36 | £1.37 | £1.38 | £1.39 | £1.40 | £1.41 | £1.42 | £1.43 | £1.44 |
| £1.45 | £1.46 | £1.47 | £1.48 | £1.49 | £1.50 | £1.51 | £1.52 | £1.53 | £1.54 | £1.55 | £1.56 | £1.57 | £1.58 | £1.59 | £1.60 | £1.61 | £1.62 |
| £1.63 | £1.64 | £1.65 | £1.66 | £1.67 | £1.68 | £1.69 | £1.70 | £1.71 | £1.72 | £1.73 | £1.74 | £1.75 | £1.76 | £1.77 | £1.78 | £1.79 | £1.80 |
| £1.81 | £1.82 | £1.83 | £1.84 | £1.85 | £1.86 | £1.87 | £1.88 | £1.89 | £1.90 | £1.91 | £1.92 | £1.93 | £1.94 | £1.95 | £1.96 | £1.97 | £1.98 |
| £1.99 | £2.00 | £2.01 | £2.02 | £2.03 | £2.04 | £2.05 | £2.06 | £2.07 | £2.08 | £2.09 | £2.10 | £2.11 | £2.12 | £2.13 | £2.14 | £2.15 | £2.16 |
| £2.17 | £2.18 | £2.19 | £2.20 | £2.21 | £2.22 | £2.23 | £2.24 | £2.25 | £2.26 | £2.27 | £2.8 | £2.29 | £2.30 | £2.31 | £2.32 | £2.33 | £2.34 |
| £2.35 | £2.36 | £2.37 | £2.38 | £2.39 | £2.40 | £2.41 | £2.42 | £2.43 | £2.44 | £2.45 | £2.46 | £2.47 | £2.48 | £2.49 | £2.50 | £2.51 | £2.52 |
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| £2.71 | £2.72 | £2.73 | £2.74 | £2.75 | £2.76 | £2.77 | £2.78 | £2.79 | £2.80 | £2.81 | £2.82 | £2.83 | £2.84 | £2.85 | £2.86 | £2.87 | £2.88 |
| £2.89 | £2.90 | £2.91 | £2.92 | £2.93 | £2.94 | £2.95 | £2.96 | £2.97 | £2.98 | £2.99 | £3.00 | £3.01 | £3.02 | £3.03 | £3.04 | £3.05 | £3.06 |
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| £3.25 | £3.26 | £3.27 | £3.28 | £3.29 | £3.30 | £3.31 | £3.32 | £3.33 | £3.34 | £3.35 | £3.36 | £3.37 | £3.38 | £3.39 | £3.40 | £3.41 | £3.42 |
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| £3.61 | £3.62 | £3.63 | £3.64 | £3.65 | | | | | | | | | | | | | |

Set up a savings jar and mark off a box on this chart every time you put that amount into your jar. This can be done every day or just as you have some pennies so may take more than 1 year to complete.

When complete you will have £667.95 of savings!



5 Step Money Makeover

Build your money confidence

Extra Step – Extra Income

We all have items in our house that we don't use, will never use again and are just gathering dust or taking up space

Before you throw them away, see what you could sell

DVDs and CDs

Toys and Bikes

Books and Games

Jewellery and Ornaments

Mobiles and Tablets

FURNITURE

Where can you sell items?

There are a lot of online shops and some have apps that can be downloaded so you can scan barcodes e.g. for CDs

Try social media and online marketplaces

Car Boot sales are held regularly

Useful Websites

www.freecycle.org/group/UK/Scotland

www.preloved.co.uk

www.gumtree.com/west-lothian

www.musicmagpie.co.uk

www.webuybooks.co.uk