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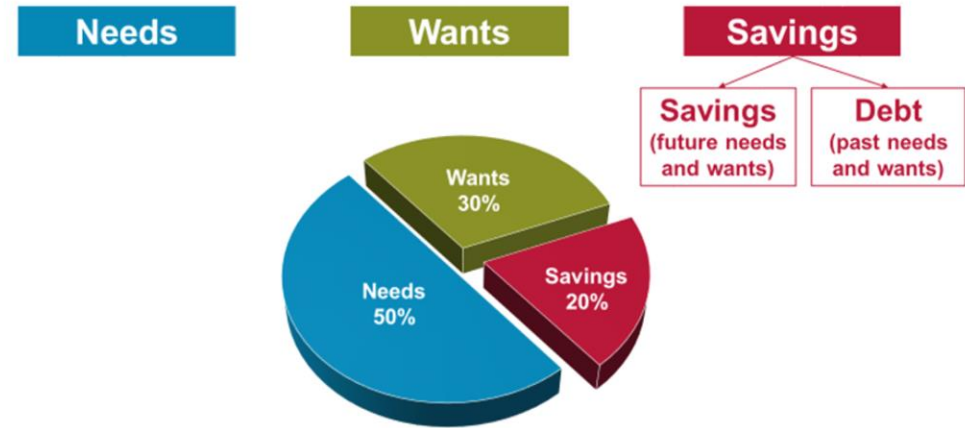
## What are we going to cover today



- Needs, wants and savings
- How to work out a budget
- Getting the best deals
- How to balance our wants and savings
- Making your money work for you
- Building up a buffer

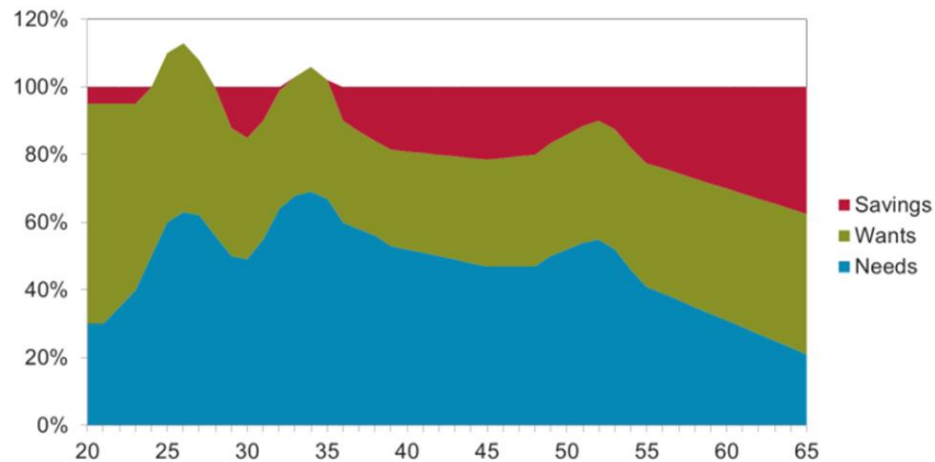
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## Different types of spending



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## Spending patterns will vary over time



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## Getting the best deals



Review all spending, but start with everyday big items first ...

	Ask yourself	Top tips for getting the best deal
Mortgage	Have you checked your rate recently? Are you out of your early redemption period?	Comparison websites
Insurances	Do you check it every year? Can you afford it upfront? Do you need the insurance?	Don't insure everything Ask existing insurer to match
Electricity and Gas	When did you last switch?	Money Saving Expert Energy Club <a href="http://www.uswitch.com">www.uswitch.com</a>
Mobile phone	Do you need that upgrade? Can you afford the phone upfront?	Pay upfront
Shopping for needs	Do you buy in bulk? Do you use BOGOF?	Use Unilever discount scheme and shop Sign up for alerts Don't shy away from coupons

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# How to budget... better



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## Money makes money



A buffer fund will really help

To spend money wisely  
e.g. annual car insurance

To use for emergencies  
e.g. boiler breaking

Always  
replenish  
after using

To give you flexibility if an  
opportunity arises

To give financial security  
e.g. if you lost your job

Aim to build a buffer of 3 times your monthly needs

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## Summary



Keep your  
budget under  
regular review



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## Create your own budget



**MoneySavingExpert**

Free budgeting spreadsheet

<https://www.moneysavingexpert.com/banking/Budget-planning/#bplanner>

 the Money  
Advice Service

Free budgeting planner

<https://www.moneyadviceservice.org.uk/en/tools/budget-planner>

 myeva

Budgeting Learning Pathways

<https://www.unilever.faife.co.uk/your-unilever-benefits/myeva>