

SIMPLE STEPS TO LIVE BETTER

Daily Checklist for Saving Money

Boost Your Financial Health in time for Summer

SAVING
SELLING
UN-SPENDING!

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SAVE £496 IN 31 DAYS

ACTION STEPS

THE FIRST TIER OF THIS SAVING CHALLENGE IS TO PUT ASIDE £1 ON DAY 1, £2 ON DAY 2, £3 ON DAY 3, AND SO ON, FOR THE WHOLE MONTH, WHICH WILL ADD UP TO £496! NEXT LEVEL? CAN YOU SUPER SIZE THE GOOD FEELS BY CLEARING AS YOU GO? THEN, BOOST YOUR POT BY SELLING SOME ITEMS VIA EBAY OR ANY OTHER RESALE SITE. YOU MIGHT BE SURPRISED HOW QUICKLY IT ADDS UP!

		YES	NO	BALANCE
01	DAY ONE: DEPOSIT £1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY ONE: CLEAR ONE THING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY ONE: LIST ONE THING TO SELL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

02	DAY TWO: DEPOSIT £2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY TWO: CLEAR TWO THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY TWO: LIST 2 THINGS TO SELL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

03	DAY THREE: DEPOSIT £3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY THREE: CLEAR THREE THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY THREE: LIST 3 THINGS TO SELL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

04	DAY FOUR: DEPOSIT £4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FOUR: CLEAR FOUR THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FOUR: LIST 4 THINGS TO SELL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

DEPOSITED: RUNNING TOTAL

CLEARED: RUNNING TOTAL

SOLD: RUNNING TOTALS

KEEP GOING!

		YES	NO	BALANCE
05	DAY FIVE: DEPOSIT £5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FIVE: CLEAR 5 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FIVE: SOLD SOMETHING?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

06	DAY SIX: DEPOSIT £6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SIX CLEAR 6 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SIX: SOLD SOMETHING?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

07	DAY SEVEN: DEPOSIT £7	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SEVEN: CLEAR 7 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SEVEN: SOLD SOMETHING?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

08	DAY EIGHT: DEPOSIT £8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY EIGHT: CLEAR 8 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY EIGHT: SOLD SOMETHING?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

DEPOSITED: RUNNING TOTAL

CLEARED: RUNNING TOTAL

SOLD: RUNNING TOTALS

HOW'S IT GOING? DOES IT FEEL GOOD TO SEE SOME SAVINGS STACKING UP? IF YOU CAN OPEN A SAVINGS ACCOUNT LINKED TO YOUR CURRENT ACCOUNT THEN YOU CAN TRANSFER THE CASH IN A FEW CLICKS. EASIER THAN FINDING CASH!

TOP TIP: FOR SELLING, I USE EBAY AND PRICE THINGS COMPETITIVELY USING THE BUY-NOW MODE RATHER THAN AUCTION TO ENCOURAGE QUICK SALES. MAKE SURE YOU HAVE THE RIGHT SIZED BOXES OR ENVELOPES TO HAND THOUGH AND FACTOR THESE COSTS INTO YOUR SALE PRICE!

YOU SHOULD HAVE AT LEAST £55

		YES	NO	BALANCE
09	DAY NINE: DEPOSIT £9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY NINE: CLEAR 9 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY NINE: LIST ONE THING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

10	DAY TEN: DEPOSIT £10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY TEN: CLEAR 10 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY TEN: LIST TWO THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

11	DAY ELEVEN: DEPOSIT £11	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY ELEVEN: CLEAR 11 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY ELEVEN: LIST 3 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

12	DAY TWELVE: DEPOSIT £12	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY TWELVE: CLEAR 12 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY TWELVE: LIST 4 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

13	DAY THIRTEEN: DEPOSIT £13	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY THIRTEEN: CLEAR 13 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY THIRTEEN: LIST 5 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

DEPOSITED: RUNNING TOTAL

CLEARED: RUNNING TOTAL

SOLD: RUNNING TOTALS

KEEP GOING!

		YES	NO	BALANCE
14	DAY FOURTEEN: DEPOSIT £14	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FOURTEEN: CLEAR 14 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FOURTEEN: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

15	DAY FIFTEEN: DEPOSIT £15	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FIFTEEN: CLEAR 15 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY FIFTEEN: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

16	DAY SIXTEEN: DEPOSIT £16	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SIXTEEN: CLEAR 16 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SIXTEEN: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

17	DAY SEVENTEEN: DEPOSIT £17	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SEVENTEEN: CLEAR 17 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY SEVENTEEN: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

DEPOSITED: RUNNING TOTAL

CLEARED: RUNNING TOTAL

SOLD: RUNNING TOTALS

OK, IT'S GETTING A BIT HARDER NOW ISN'T IT, THE DEPOSITS ARE RISING AND MAYBE YOU FEEL LIKE YOU'RE RUNNING OUT OF THINGS TO CLEAR? AN ALTERNATIVE WAY TO 'SAVE' THOUGH IS TO MORE CONSCIOUSLY NOT SPEND. PERHAPS YOU WERE ABOUT TO BUY A SNACK, OR LIPSTICK, OR MAGAZINE, BUT YOU STOPPED YOURSELF, THAT COUNTS! OR YOU RETURNED SOMETHING. NEGOTIATED A DISCOUNT. GOT CASH-BACK, USED POINTS INSTEAD OF CASH! IT ALL COUNTS, IT ALL CONTRIBUTES. ADD IT TO YOUR BALANCE.

VISUALISE SUCCESS!

		YES	NO	BALANCE
18	DAY 18: DEPOSIT £18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 18: CLEAR 18 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 18: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

19	DAY 19: DEPOSIT £19	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 19: CLEAR 19 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 19: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

20	DAY 20: DEPOSIT £20	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 20: CLEAR 20 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 20: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

21	DAY 21: DEPOSIT £21	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 21: CLEAR 21 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 21: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

22	DAY 22: DEPOSIT £22	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 22: CLEAR 22 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 22: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

DEPOSITED: RUNNING TOTAL

CLEARED: RUNNING TOTAL

SOLD: RUNNING TOTALS

VISUALISE SUCCESS!

		YES	NO	BALANCE
23	DAY 23: DEPOSIT £23	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 23: CLEAR 23 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 23: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

24	DAY 24: DEPOSIT £24	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 24: CLEAR 24 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 24: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

25	DAY 25: DEPOSIT £25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 25: CLEAR 25 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 25: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

26	DAY 26: DEPOSIT £26	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 26: CLEAR 26 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 26: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

27	DAY 27: DEPOSIT £27	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 27: CLEAR 27 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 27: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

DEPOSITED: RUNNING TOTAL

CLEARED: RUNNING TOTAL

SOLD: RUNNING TOTALS

YOU'RE ALMOST THERE!

28	DAY 28: DEPOSIT £28	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 28: CLEAR 28 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 28: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

29	DAY 29: DEPOSIT £29	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 29: CLEAR 29 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 29: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

30	DAY 30: DEPOSIT £30	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 30: CLEAR 30 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 30: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

31	DAY 31: DEPOSIT £31	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 31: CLEAR 31 THINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
	DAY 31: SOLD OR SAVED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

DEPOSITED: RUNNING TOTAL	<input type="text"/>
CLEARED: RUNNING TOTAL	<input type="text"/>
SOLD: RUNNING TOTALS	<input type="text"/>
YOUR GRAND TOTAL!	<input type="text"/>

CONGRATULATIONS! YOU'VE JUST MADE YOURSELF A 'FREE MONEY' HOLIDAY FUND! YOU'VE ENABLED OTHER PEOPLE TO FIND GREAT GIFTS, AND PROVEN THAT INTENTIONAL (NON) SHOPPING MIGHT JUST BE THE WAY FORWARD... NEXT STEP? GO AGAIN NEXT QUARTER?!

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