



FINANCIAL

TRACKERS

from **charityworkerdiscounts**

As tough times get tougher, we know you'll be looking for places to save money where possible. Alongside using discounts to cut costs, budgeting is a great way to take control of your finances during these unpredictable times, but where should you start, and **how do you budget effectively?** With our **budget and savings trackers**, you can easily keep up with your monthly spending.

Please remember that while there is no magic wand that can halt the Cost of Living Crisis in its tracks, as a member of **Charity Worker Discounts**, you can utilise your membership and use our fantastic discounts, our cashback card - the Ode card, and save on your weekly food shop, monthly bills, and daily essentials.

HOW TO USE:

Savings Tracker

Set yourself **three** savings goals and write these in the boxes **at the top** of the document, below each goal you will then fill out the total amount that you want to save for this goal. You can add these up to figure out the total amount that you need to save for **all of these** goals and add this into the 'total' column.

In the main table, you will then use first row to fill out your starting amounts for the goals and date this, there is a box for a note should you wish to use this, we advise that you use this to track where this money come from (eg. standing order, extra cash etc.).

Moving forward each time you add or subtract money from your goals you would repeat this process, stating what the change was and updating the 'New Balance' row below with your updated totals, this way you can see the growth more clearly overall and keep track!

Date	Note (Is this a monthly payment / extra cash etc.)	Starting Balance	Starting Balance	Starting Balance	Total
18/08/2022	Starting Amounts	£0	£150	£50	£50
01/09/2022	Standing Order	+£50	+£100	+£25	£175
	New Balance:	£50	£250	£75	£375

HOW TO USE:

Budget Tracker

Add your income or ingoing money into the top section dating when this money arrives into your account. You would then fill out the other sections on the sheet in order to plan your monthly budget.

Fixed Expenses - These are your expenses that come out each month and typically won't change drastically in amount each month. Things such as your Utility bills, Housing payments, Phone bills, Car finance etc.

Fluctuating Expenses - These are your payments that you typically make each month that can fluctuate in amount, things such as your food shop, petrol ect. You can either estimate these amounts or fill them in as the payments get made so there is an effective log of how your money was spent

Sinking Funds - This is money that you set aside each month, whether that be for savings, to put towards a large purchase or for an emergency. For example, you might have different 'sinking funds' for emergencies, for a house deposit, for christmas or birthday gifts or for an upcoming event.

Other Expenses - This is where you would put in your expenses that are not a regular occurance such as treats for yourself or gifts for others you may have to purchase.

Year:

SAVINGS TRACKER

from **charityworkerdiscounts**

Goal Amount

Goal 1	Goal 2	Goal 3	Total
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date	Note (Is this a monthly payment / extra cash etc.)	Starting Balance	Starting Balance	Starting Balance	Total
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	New Balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



BUDGET TRACKER

from charityworkerdiscounts

Month/Year:

Date	Income

- FIXED EXPENSES - (Bills, Contracts, Finance, Fixed payments)

Date	Description	Amount

- FLUCTUATING EXPENSES - (Food Shop, Petrol, Payments that fluctuate)

Date	Description	Amount

- SINKING FUNDS - (Money put to one side, into savings etc.)

Date	Description	Amount

- OTHER EXPENSES - (Things that are not a regular occurrence, Gifts etc.)

Date	Description	Amount

- NOTES -