



# FINANCIAL CHOICES

The choices you make in daily life affect the balance of your finances. Small streams make big rivers.

## 1. HOW TO MAKE YOUR MONEY LAST

Set aside money for food for the whole month. Create a weekly meal plan and write grocery lists in advance. You can divide the monthly food budget evenly for each week.



The average price of one fast food meal is €10-15

Sausage soup 5 servings €4,50 (€0,90/serving)

Feta cheese-zucchini pasta 4 servings €5.20 (€1.30/serving)

Macaroni casserole 5 servings €5.30 (€1.06/serving)

## 2. EVALUATE YOUR CHOICES

Small purchases made often can amount to large sums of money. How much would you save in a year if you cut back on a few things? The amounts saved in a year can surprise you.

Savings in a year if every week I forego:

Four plastic bags €45/year  
One bag of sweets €182/year  
Two take-away coffees €260/year  
Five energy drinks €390/year  
Savings in a year = €877

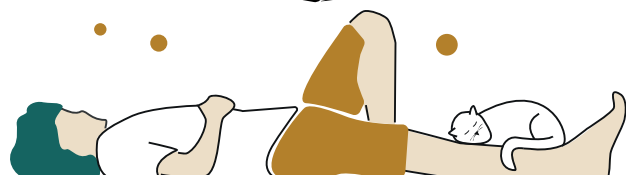
## 3. PUT CONTRACTS UP FOR COMPETITIVE TENDER

You can save money with competitive tendering. Compare for example contracts for electricity and phone and loan expenses.

Compare the prices and choose the one that suits your finances best. Check your contracts yearly.



Read the terms and conditions of contracts before signing them. Pay attention to any surcharges included in such contracts.





## WHAT DO I SPEND MY MONEY ON?

**Have a look at your transactions and purchase receipts. Make a list of your purchases and their prices on paper. When you itemize your purchases in groups, it is easier to perceive what you spend money on and how much.**

**When you have made a list of your purchases for a period of one month, consider the following:**

- What do you spend the most and the least money on?
- Which expenses come as a surprise?
- What purchases could you cut down on and what could you do with the money saved?
- How do I monitor expenses in the future and which expenses do I pay attention to?

Purchases and expenses often vary from one month to the next, so you should compare different months with one another.

FOOD	EATING OUT	TREATS	PET	GAMES
11,90 €	9,90 €	1,00 €	20,00 €	1,00 €
15,90 €	12,90 €	5,90 €		20,00 €
30,00 €	3,00 €	2,90 €		25,00 €
50,00 €	14,90 €	4,90 €		3,00 €
In total 107,80 €	40,70 €	14,70 €	20,00 €	49,00 €



## FINANCIAL AND DEBT COUNSELLING

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