

Introduction

Disposable income is the money that is left to spend on whatever you want after all other expenditures have been paid. To work within a budget, you need to understand your spending habits and where your money goes – particularly the small amounts.

Worksheet

What items/experiences do you spend your money on in an average week?

For more inspiration, [read this blog](#) from two young people, talking about their top challenges and tips when it came to managing their money.

It's a good idea to use a spending diary for a few weeks, especially if your daily life has changed such as no longer commuting to work or school or starting a new job role, to help see your spending habits and areas you could save money.



Load the '[34 ways to save](#)' interactive tool. Work through the tool and get lots more ideas for how to save money across all areas of life so you can become a savings master!

What tips would you give to someone who is trying to save money? E.g. Put loose change into a jar and bank it every three months.