

Spending Diary

How to use your spending diary

- Record what you spend for one month
- Take note of where you are and how you feel when you buy something
- See how much you've spent at the end of each week
- Remember to check bank statements for any automated payments (i.e. Direct Debits) and review if they are essential
- Spot patterns in your spending

Talk about it

When you've completed your spending diary, talk it through with a family member or friend. With a bit of reflection and encouragement, you can better understand your spending and stay on track with your financial goals.

Find support

The University is here to support you – you can always speak to:

- The **Wellbeing Team** studenthub@soton.ac.uk
- The **Financial Support Team** stufunds@soton.ac.uk
- The **SUSU Advice Centre** advice@susu.org







Take some time to reflect...

Use this space to reflect on your spending over the last month. We've included some prompts, but please use this space however you wish.

I was most surprised by...

I could have spent more/less on...

I am happy that I...

From now on, I would like to...

If you would like to have a chat about your money situation, simply check out the contact information on the cover page.

