



## Let's Talk How to Spend Less

Money doesn't bring happiness however, it does bring you choice. By thinking carefully before you spend your hard earned money it will ensure you have the money you need to do the things you want with your life.

Issue 13 of **Let's Talk Money** will provide you with help on how to reduce the amount you spend.

Your financial wellbeing is important and we're here to help. For more information on Police Mutual products and services visit [policemutual.co.uk](http://policemutual.co.uk)



## Budgeting

Before you can start to reduce the amount you are spending, you firstly need to work out what you are currently spending your money on. By putting together a budget plan you'll have a clearer picture of what will be coming in each month and what's going out and your available discretionary spend.

For more information click below to read our guide.

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## Reviewing your current spending

When looking at your budget there are several ways you can reduce the current amount you are spending, this may include looking at how much you spend on your weekly food shop to decreasing your monthly utility bills or reducing your annual general insurance premiums.

For more information click below to read our guide.

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## Pain Free Changes

There are changes that you can easily make and that won't affect your day to day standard of living, for example changing your utility, broadband or car insurance providers.

For more information click below to read our guide.

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**We're here to help:**

**Visit [policemutual.co.uk](http://policemutual.co.uk) Call 01543 441 630**

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### How to Spend Less

#### Reducing the amount you spend

Once you've completed your budget and gone through the pain free changes you can make, if you still want to reduce the amount you are spending then you'll need to look at other areas to make further savings. You can look at your discretionary spends, things like, haircuts, takeaways meals and coffees and then prioritise your current spending. For more information click below to read our guide.

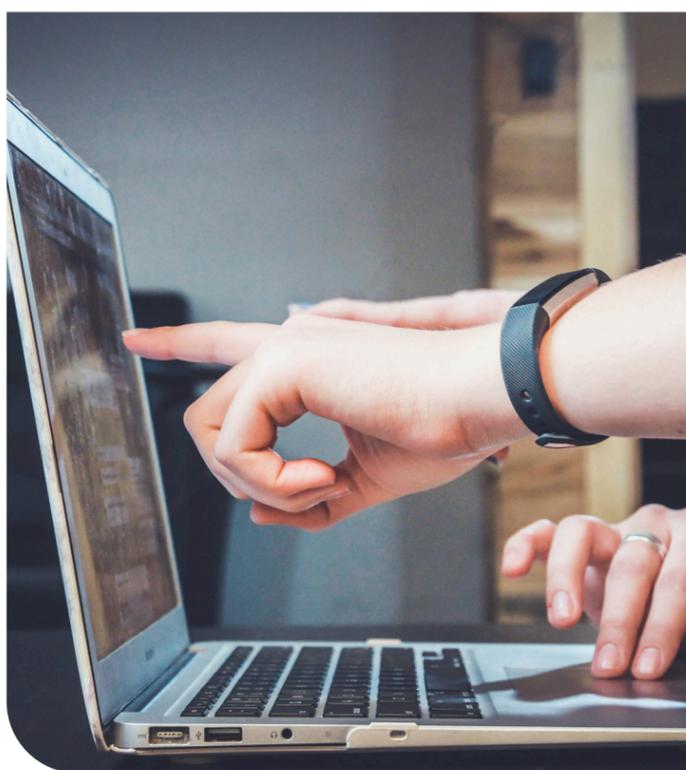
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#### Keeping track of your spending

With us moving more towards a cashless society it can be harder to keep track of your spending, in order to know how much money you have spent and have left, make sure you check your bank balance on a regular basis. For more information click below to read our guide.

[Read more >](#)



#### Reviewing your finances

It is important to review your budget on a regular basis or at the very least when you have a change in circumstances to see where you can make savings and ensure that you are getting the best value for items such as your energy bills, car insurance and mortgage if you still have one. For more information click below to read our guide.

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#### Coming soon Issue #14 Borrowing

[Click here to look at other guides in this series >](#)



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