

Budgeting for Beginners

This course will help you find your way through the cost of living crisis we are finding ourselves in. Learn how to make a realistic household budget and manage your money more effectively. Reduce your household costs, understand how to read your payslip, apply for tax back and set up a debt repayment plan. All in simple to understand language. Find your Tutor Ellie Kistnen on Instagram @planningandfinances

Week 1

Budgeting and your mindset

How to draw up your first Budget

Week 2

Analysing your Debt

Setting up a debt payment plan

Week 3

Emergency Funds

Sinking Funds

Savings

Week 4

Reducing your household costs

Week 5

The Cash Envelope System

Week 6

Understanding your payslip and your taxes

Week 7

Claiming Tax Back

Week 8

An Annual Budget – Putting it all together