## Your

## non-essential

 essentials tableA TV subscription, your daily coffee, a new going-out outfit - your regular spending on these things might add up to more than you think. But the amount you use them and their value to you could outweigh their cost, so it doesn't necessarily mean you have to cut back...

|  | Item 1 | Item 2 | Item 3 |
| :---: | :---: | :---: | :---: |
| Your non-essential essential items © |  |  |  |
| Estimated monthly spend |  |  |  |
| Actual spend week 1 |  |  |  |
| Actual spend week 2 |  |  |  |
| Actual spend week 3 |  |  |  |
| Actual spend week 4 |  |  |  |
| Actual monthly spend |  |  |  |
| How much do I use this? <br> Every day? A few times a week? A few times a month? |  |  |  |
| All maths considered, do I still think it's worth it? <br> Remember, there's no right answer here... |  |  |  |

