

# HELP!

# WHERE'S MY MONEY

# GONE?

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**TAKE CHARGE**  
**OF YOUR MONEY!**



### CREDIT CARDS

Credit Cards	How much to do owe now?	What type of stuff do you use this card for?	How much do you spend last month?	How much did you pay back last month?

### SHORT-TERM LOANS (FROM FRIENDS / FAMILY / BANKS / PAYDAY LOANS)

Loan Name	How much to do owe now?	What did you use the money for?	How much do you pay back each month?

### OVERDRAFT ON YOUR BANK ACCUNT

Bank	How much to do owe now?	Why do you need the overdraft?

*Does this give you some insight as to where your money is going?*

Don't worry, that was just the first step....





## WHAT NOW?

If you spent the time to complete this honestly and thoroughly then you should have a good idea of where your money is going.

It's no mystery as money can't simply vanish, it all gets spent somewhere.

The next step is to stop spending money on store cards and credit cards. Rather draw cash and spend what you actually have and slowly start paying off your debt. It's not an easy process but it certainly is possible!

One of the biggest problems you will face though is learning to say no. Saying no to friends and family is one thing, but saying no to yourself can sometimes be harder! Especially when you really want something that you don't actually have the money for.

Look out for areas where you can spend less money and focus your efforts on living within your means.

This is only the beginning! Join an online community of people taking charge of their money and sign up to the Take Charge of Your Money newsletter!

Take Charge!

