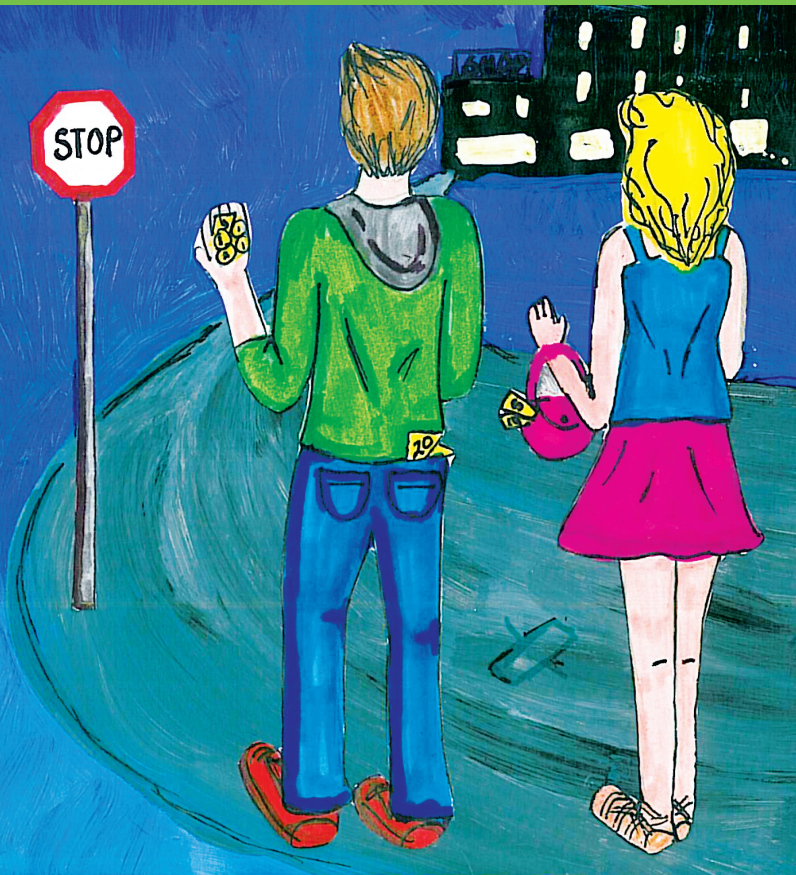


BE PENNYWISE

PLAN YOUR SPENDING...



cover illustration by Molly Mc Entee

Hello to
all you...
teenagers
trying
to make
ends
meet!



As you know we are in a bit of a rough spot in the current economic climate and everyone is feeling the pinch. Its time to take a stand and show we 'teenagers' don't have to ask our parents for money all the time, that we are responsible and we can do it on our own.

For our YSI project we have come up with solutions to make life easier for the normal, red blooded teenager like yourself .We have, in partnership with MABS, produced this spending diary. The spending diary is here to help teenagers stop spending money like there's no tomorrow and to start being more responsible and start to save.

By putting away just a euro a week you might be able to buy that phone, mp3 player or must have item. It's as easy as ABC. If you fill up the spending diary, the diary will fill up your savings account. What more could you ask for?? Well enjoy saving and spending sensibly and remember enjoy life but don't forget to be Pennywise.

YOUR SPENDING DIARY: DAY ONE

DAY 1:

Income e.g. : Babysitting, part-time job etc

Amount	Source

Total:

Expenditure e.g. : Credit, Lunch, Clothes etc

Amount	Item

Total:

Saving Tip!

Fill a reusable bottle instead of buying bottled water.

DAY 2:

Income e.g. : Babysitting, part-time job etc

Amount	Source

Total:**Expenditure** e.g. : Credit, Lunch, Clothes etc

Amount	Item

Total:**Saving Tip!**

Make and bring
your own lunch
to school.

DAY 3:

Income e.g. : Babysitting, part-time job etc

Amount	Source

Total:**Expenditure** e.g. : Credit, Lunch, Clothes etc

Amount	Item

Total:**Saving Tip!**

Want Vs Need.

Ensure you really
need that purchase.

DAY 4:

Income e.g. : Babysitting, part-time job etc

Amount	Source

Total:**Expenditure** e.g. : Credit, Lunch, Clothes etc

Amount	Item

Total:**Saving Tip!**

Have a DVD night instead of going to Cinema.

DAY 5:

Income e.g. : Babysitting, part-time job etc

Amount	Source

Total:**Expenditure** e.g. : Credit, Lunch, Clothes etc

Amount	Item

Total:**Saving Tip!**

Use offers on the back of receipts.

DAY 6:

Income e.g. : Babysitting, part-time job etc

Amount	Source

Total:**Expenditure** e.g. : Credit, Lunch, Clothes etc

Amount	Item

Total:**Saving Tip!**

Shop around for the best prices.

DAY 7:

Income e.g. : Babysitting, part-time job etc

Amount	Source

Total:**Expenditure** e.g. : Credit, Lunch, Clothes etc

Amount	Item

Total:**Saving Tip!**

Buy second hand,
vintage is all the
go!!!!

SAVINGS PLANNER

SAVINGS PLANNER

Use this clever Savings Planner to keep track of your savings. Note the amount you add to your pot each week and also write down when you raid the piggy-bank!

WEEK NO:

	€
Savings	
Withdrawal	
Savings Total (+ or -)	

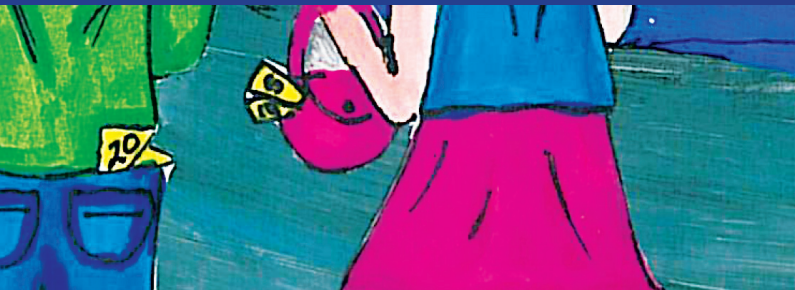


Tips and Tricks to save you money!

- Get into the habit of saving, it's a lifetime skill.
- Set savings goals and be smart.
- Look for recreation rather than entertainment i.e. DVD rather than the Cinema.
- Do price comparison on things you want to buy.
- Swap clothes, DVDs, music etc with friends and family.
- Check out charity and second-hand clothes shops.
- Go prepaid on your mobile phone.
- Beware of subscription competitions on mobiles.



- Go to www.callcost.ie for the best price comparisons for your mobile phone.
- Make sure you unplug your mobile charger when fully charged, this saves electricity.
- Be aware of roaming charges.
- Trade in your old mobile phone online.
- Be aware of the cost of running the household, contribute by not leaving your laptop/TV or other appliances on standby.
- Make a daily lunch instead of buying one every day.
- Make sure to use offers on the back of receipts.
- Be aware of “Sale Days” in shops.



Useful Websites...

- www.mabs.ie
- www.citizensinformation.ie
- www.itsyourmoney.ie
- www.moneycounts.ie
- www.spunout.ie

PENNYWISE SPENDING DIARY

Compiled by: YSI Class,
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