

Current Expenses

IvyWood

Write down a list of all of your monthly direct debits and standing orders. I then want you to identify which ones can be eliminated completely, which ones can be switched to annual payments and which ones you may be able to buy from elsewhere.

Current Expenses

IvyWood

Write down a list of all of your expenses that you are not fully optimising and how you can fix that?

Write down a list of all of your expenses that include idle time and how you can fix that?

Write down a list of your expenses that can be streamlined and how you can fix that?