

Budgets are boring – 5 ways to spend less without budgeting

If you hate budgets and budgeting, how can you easily cut your spending? Here are five ways to save without tracking every transaction:

1. **Review your subscriptions** – Your fixed outgoings are the easiest way to cut back: big outgoings like your insurance, power, phone and entertainment subscriptions. If you can reduce or eliminate even a few of these, you'll make an immediate difference to your spending.
2. **Embrace low-cost social activities** – A night of drinking and dining out is fantastic fun, but it's also costly, so try to make it an occasional treat. Instead, check out the free and cheap activities in your area and swap an expensive night out for a more [cost-effective option](#).
3. **Have a zero spend day** – Pick one day a week, or one day each fortnight, and try to spend nothing. Make your own food and coffee, stay away from the shops and don't add anything to your cart.
4. **Plan your meals** – Groceries have shot up in price over recent years. Planning your meals for the week and shopping accordingly means you can spend less and buy fewer takeaways.
5. **Pay yourself first, then live off what's left** – Pay a realistic amount into your investments, savings or debt reduction first, [advises the author of Automatic Millionaire](#). Then pay your commitments, like the utilities. Whatever is left over, live off that. If you're not sure how much to pay yourself, we can help.

Confession time: we love budgets!

We actually love budgets, even though they have a boring reputation. They're part of the spreadsheet family, and you know that spreadsheets are close to our hearts.

While you can save money without a budget, if you embrace one it can turbocharge your success. There are apps to make it easier and support your saving goals.

So whether you want help with saving, or a budget for your personal life or your business, we can definitely give you a hand. Get in touch, we'd love to hear from you.