

The Lazy Saver PLANNER



Save money the lazy way. One tiny rule a day, 30 days.
Print it, stick it on the fridge, tick boxes, feel smug.

30-Day Lazy Money Challenge

Tick each rule once it is set up. Each takes under 5 minutes.



- ☐ #1 24-hour rule
- ☐ #2 Pay yourself first
- ☐ #3 Unsubscribe from shop emails
- ☐ #4 Fun money, kept separate
- ☐ #5 Bills right after payday
- ☐ #6 Shrink the overdraft
- ☐ #7 The 30-second wall
- ☐ #8 _____
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- ☐ #30 _____

Payday Bill Calendar

Rule #5: move every bill to just after payday.



Subscription Hit-List

Rule #3 + #2: list every subscription. Keep, pause, or cancel.



Fun Money Pot

Rule #4: a guilt-free pot. When it is empty, the fun pauses.



Monthly fun budget: £ _____ Pay into a separate pot on payday: day _____

Switch & Save Checklist

Loyalty rarely pays. Check these once a year.



Item	Renewal date	Current £	Best quote £	Switched?
Energy tariff				
Broadband & TV				
Mobile SIM (out of contract?)				
Car insurance				
Home / contents insurance				
Easy-access savings rate				
Current account switch offer				
Overdraft limit (Rule #6)				
Saved cards deleted (Rule #7)				
Standing order to savings set (Rule #2)				

Free, impartial help: MoneyHelper (moneyhelper.org.uk). This planner is general information, not financial advice.