







Go to point 7 'Extras' and find the extra costs for your goal.  
Work through the questions below to see if you want to spend the extra money.

	What is the extra thing you are paying for?	How much does it cost?	What was your original timeframe?	How much extra time will you need to save this amount? Or how much extra would you need to save from your earnings?	Is this a one-off or ongoing cost?	Will you spend the money? (Y or N)
<b>Cost 1</b>		£		 £	£	?
<b>Cost 2</b>		£		 £	£	?



**Things to think about:**

1. How much extra time will it take you to save for these extra costs?
2. Will you need to save more of your earnings to meet these costs?
3. What do you need to consider with ongoing costs, versus one-off costs?