

CUT SPENDING

List Areas You Can Cut Spending

| Area to Cut | What to do instead: | Approx. Monthly Savings |
|-----------------------|---------------------|-------------------------|
| Dining Out | | |
| Drive Through Coffees | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

The approximate amount I can save each month, cutting in these areas of my life is: _____.

I plan to use this extra money to: _____.

I will begin: _____