Cutting Back on Spending

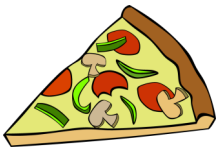
Are you happy with where your money is going?
If not, look at your habits. Sometimes we just buy things or go places out of habit without giving it a lot of thought. When moneyôs tight, itôs a great idea to look over your spending for small ways to trim costs. Tracking your spending will help you to be more aware of your spending habits ï and changing a few habits can result in big savings.

There are 3 ways to save money on (almost) anything. Pick one expense out of your budget:

Can you figure out a way to:

- Do it **less often**? _____
- Buy it **cheaper**? _____
- Or even **cut it out** altogether? _____

Who wants pizza!



~ Meal out at a pizzeria (includes breadsticks and drinks) = $40

~ Order a large take-out from a pizzeria = $15

~ Pick up a ñtake & bakeò from the grocery store = $9

~ Buy ingredients and make pizza at home (using frozen dough) = $6

~ Buy a frozen pizza (on sale, of course) to cook at home = $3

Do you buy snacks or soda pop when youôre away from home?

***From home*: 30¢**	***From a machine*: 75¢**
2 sodas/day: 60Â	2 sodas/day: $1.50
Weekly total: $4.20	Weekly total: $10.50
Monthly total: $18	Monthly total: $45
Yearly total: **$219**	Yearly total: **$547.50**

Spending Adds Upð What are your habits or hobbies?

Cable or Satellite =$80/month = **$960/year**
Movie or Game Rentals = $36/month = **$432/year**
Movie Tickets = $24/month = **$288/year**
Treats at Movie = $10/month = **$120/year**

So Whereôs the Money?

What habits ï eating out, music downloads, or ? ? ï would you be willing to cut back on? If you miss whatever you cut out too much, then move on and try something else.

Purchase or Habit	How can I do this less or cheaper?	How much will I save?
Example: Eating Out 4 times/month = $100	*Potluck with friends once a month*	*$25/month*
	My total savings =	