

How much can you save?

Some of your monthly expenses are fairly fixed and would be difficult to change. Others, with a little effort, could result in long term savings over the course of a year. Brainstorm other categories, figure out which action steps you will take and decide what you will do with the savings.

Fixed

Name of expense	What do you spend now?	What <i>could</i> you spend?	How much would you save?	Over a year	Action steps to take
Rent/Mortgage					

Adjustable

Utilities					
Phone/Internet					
Insurance					

Easily Adjustable

Groceries					
Eating out					
Gas					

What will you do with the savings? _____

