

[Redacted]

[Redacted]







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[Redacted]	
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Once you have written down your monthly expenses, the next step is to take a
ORRN DQG VHH ZKDW DUHDV RI \RXU EXGJHW FDQ EH UHGXFHG
<RX QHHG WR DVN \RXUVHOI TXHVWLRQV VXFK DV

‡'R , QHHG WR VSHQG WR PXVK RQ FDEOH RU VDWHOOLWH"

‡,I , GR D EXQGOH SDFNDJH ZLWK FDEOH ,QWHUQHW DQG FHOOD
PRQH\"

‡+RZ PXFK FDQ VDYH E\ XVLQJ FRXSRQV IRU P\ JURFHULHV" \$
PXFK PRQH\ HDWLQJ RXW"

7DNH D VHULRXV DQG UHDOLVWLF ORRN DW \RXU EXGJHW DQG E
LI WKDW LV ZKDW LV QHHGHG 7KH ERWWRP OLQH LV WKDW LI \\
JRDO VRPH VDFULILFHV ZLOO KDYH WR EH PDGH 8QIRUWXQDWH
,QVWDQW JUDWLILFDWLRQ DQG ZDLWLQJ V\ DQRPHQW RSWLRQ ZH
DQG JUDQGSDUHQWV GLG QRW VSHQG ZKDW WKH\ GLG QRW KDYH
PRUH RI XV VKRXOG DGRSW LI ZH ZDQW WR UHDFK RXU ILQDQFL

2QFH \RX LGHQWLI\ WKRVH DUHDV WKDW QHHG UHGXFWRQ OHV
ZLWK ZD\V WR VDYH

Small Group Activity: Divide into groups of two. Each group brainstorm ways
(5 minutes) to cut costs in each of the six major categories. Present your list to
the class.

Example: Utilities Cost Savings List

Turn the air conditioning up by 5 degrees. Leave it off at night.

